

CITY OF FRESNO

Consolidated Plan 2001-2005



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INTRODUCTION

The City has completed a new Five-year Consolidated Plan (Con Plan) for submission to the U.S. Department of Housing and Urban Development (HUD). HUD requires a new Plan if the City is to continue to qualify for certain HUD funding resources. These include the Community Development Block Grant (CDBG), Home Investment Partnership Act (HOME) and Emergency Shelter Grant (ESG) programs. HUD also requires that applications for several other federal funding programs include a certification of compliance with a HUD approved Con Plan.

The purpose of the Plan is to develop and disclose a comprehensive strategy for addressing the City's Housing and Community Development (HCD) needs over a five-year period. HCD needs include housing rehabilitation and acquisition, affordable housing construction, public facility improvements, crime awareness, programs to assist the homeless, and economic development. In this Con Plan, HUD requires that HCD five year needs are quantified to the extent feasible; priorities are established; and action plans are developed. For each year included in the Con Plan, the City will conduct an evaluation and publish a Consolidated Annual Performance and Evaluation Report (CAPER), which is an evaluation of plan outcomes. An annual action plan for implementing the Con Plan will be developed and adopted separately by City Council. It is important to note that the needs' assessment is community based and includes programs, such as Section 8 and child care that are not provided or administered by the City.

With the adopted Con Plan, the City may receive as much as \$56 million in CDBG, HOME and ESG grants over four years. Although these grants only fund a portion of the City's HCD needs, they are critical to the continuation of a number of programs implemented by various City departments, nonprofits and other organizations. This Con Plan will be used as a resource when applying for other federal, state, local and private foundation funds. Programs will leverage more than \$31 million in private capital each year.

The emphasis of this Con Plan is on programs that benefit low income households. Housing cost burdens, family size, homelessness or the threats of homelessness, and the special needs of the elderly and persons with disabilities, are important considerations. The provision of safe, decent and livable neighborhoods and dwellings is a priority. Programs include public infrastructure and accessibility upgrades, neighborhood revitalization, Crime Awareness, code enforcement and capital improvements.

Throughout the report, references are made to CDBG eligible (target) areas. These target areas are primarily south of McKinley Avenue and west of Chestnut Avenue. Other areas include Highway City, Pinedale, El Dorado Park, and a number of scattered neighborhoods in northwest and northeast Fresno (See Map 1, CDBG Eligible Areas).

The Con Plan includes an Executive Summary; a description of the citizens' participation process; a disclosure and evaluation of housing and community development needs; a prioritization of needs; a housing and community development strategy, and a Five-year action plan.

Because U.S. Census data is ten years old and new information was not available until 2003, HUD permitted jurisdictions to use the statistics and needs assessments in the prior five-year Consolidated Plan. The City collected new information from the Fresno community so the Consolidated Plan could reflect more current and effective information. This included an extensive community outreach effort. The information gathered through the latter effort was analyzed and used in the Con Plan development.

During fiscal year 2004 the City of Fresno amended this 2001-2004 Consolidated Plan to include updated 2000 Census data. Demographic and housing changes resulting from the new census data have been integrated throughout this report. The report as amended is the 2001-2005 Consolidated Plan covering the period of July 1, 2000 though June 30, 2005. During the 2005 fiscal year the City of Fresno will undergo a comprehensive needs assessment to determine a new housing and community development strategy.

MAP 1
CDBG Eligible Areas

EXECUTIVE SUMMARY

The following section summarizes some of the more important elements of the Consolidated Plan.

Community Profile

In 1990, the City of Fresno's population was 354,202 residents. According to the 2000 Census data count, the current population for the city of Fresno metropolitan statistical area is 427,652 residents. The population of the city is growing quickly and the new residents represent a substantial number of culturally and linguistically varied backgrounds. Language barriers and cultural differences have made it difficult for many to find jobs and obtain the income necessary to find and maintain adequate housing. Because linguistics and cultural differences serve as a factor in barriers to obtaining and maintaining employment for immigrants, overcrowded housing units become a result of lack of affordable housing. The issues of overcrowded housing units are very prevalent in some immigrant households. This is due in part to their households being often large in structure (five or more persons), as well as combined household and incomes to afford housing. The number of overcrowded units (more than 1.01 people per room) increased from 6% of all units in 1980 to more than 13% in 1990 and continues to grow today.

Other barriers such as low income and unemployment rates play an effective part in the ability for many to find self sufficient employment and wages to afford today's housing cost. Low income was identified as the number one reason given for refusing home loans or rental opportunities. An extremely high unemployment rate of 14.10% (as of January 2004) also hinders finding employment and obtaining decent housing.

In 2000, 57,432, or 41% of all households were considered low and very-low income. Another 43,424 households needed housing assistance; and it was projected that a total of 88,820 households will need housing assistance by 2007. The Caucasian population, a minority in the 1990 population, once again became the majority in 2000 at 50.2%. Sixty percent of all households are Caucasian and 19% of those households are low- or very low-income (0-80% of the median family income of \$37,600 in 2000). African American households represent 8.5% of households and 42% of those households are low- or very low-income. Thirty-one percent of all households are Hispanic and 46% of those households are low- or very low-income. One and one-half of all households are Native Americans and 40% of those households are low- or very low-income. Eight percent of all households are Asian American or Pacific Islander and 42% of those households are low-or very low-income. (2000 Census)

Twenty-seven percent of all homeowners have a cost burden exceeding 30% of their income and 11.1% face a cost burden exceeding 50% of their income. Low-income households, 51% to 80% of MFI, represent a total of 20,089 households. A total of 60% of these households experience a housing cost burden. The percentage of households paying more than 30% of income for housing is 44.4% and the percentage paying more than 50% of income is 9%. Forty-seven percent of all renters pay more than 30% of their income for housing, and seventy three percent of rental households have a cost burden exceeding 50% of their income.

Housing Supply and Market Conditions

As part of the General Plan update process, City staff reviewed land supply factors and recommended that an ample supply of land be designated for residential uses throughout the City. There is also a substantial amount of vacant or underdeveloped residential zoned land available in CDBG eligible (target) areas where the cost of building and buying housing is often lower. Unfortunately, property values are often so low that the cost of constructing a new unit of affordable housing in targeted neighborhoods sometimes exceeds the resale value. Without added subsidies from the public sector, nonprofit and private sector entities may be unable to invest in affordable housing projects.

There is a need to continue to facilitate development of affordable housing development by providing incentives to encourage infill development in areas which already have infrastructure and access to public transit. The City also needs to continue to promote density bonus programs designed to reward property owners for providing affordable housing for seniors, persons with disabilities and other low-income groups.

Housing in the \$75,000-\$95,000 range is available in many areas. Less expensive housing (\$45,000-575,000) is available in lower income target areas. The lowest prices for new homes in new growth areas are \$90,000 in south central, \$100,000 in the northwest, and \$120,000 in northeast Fresno.

In 1990, the median (50% above, 50% below) value house was more affordable than in 1980. In 2000, the Consumer Credit Counseling Service of Central Valley, Inc. (CCS) calculated that a family of four with an income of 60% of MFI (\$22,560) may be able to afford a monthly mortgage payment of \$793 which equates to an affordable mortgage of \$65-70,000 (30-year, 8% fixed interest rate). The 2003 average rent for a three bedroom/2 bath apartment was \$636. In 2003, HUD set the fair market rent for a three-bedroom apartment at \$694.

It is estimated that approximately 3,722 (20.8%) housing units are needed for very low-income (0-50% of MFI), 2,667 (14.9%) for other low-income (51-80% of MFI), 3,641 (20.3%) for moderate income (80-120% of MFI), and 7,875 (44.0%) above moderate income households, and more than 1,820 units of permanent supportive housing. Most older housing is inaccessible to persons with disabilities. Most new housing is not constructed with accessibility features unless legally required. There is a need to eliminate steps, widen doorways, and remodel bathrooms in as many structures as feasible to provide accessibility for residents and guests.

Lack of sufficient multiple family rental housing for large families was reported in the 2003 Fresno/Clovis Annual Housing Report. Of the more than 26,471 multiple family units surveyed, only 2,076 (7.8%) had three or more bedrooms. The group needing three or more bedrooms is estimated to make up 18.6% of the rental population. Because of generally larger family sizes, Hispanic and Asian American households have the greatest need for large housing units.

Housing vacancies in 2000 represented a total of 8,946 housing units. Four thousand seven hundred and sixty nine of those units were rentals (53%) and 1,385 (15.5%) were for sale. In 2000, apartment vacancies averaged 5.89%. In areas south of Shaw, vacancy rates exceeded 4.68% (CSUF report 2003). However, the general trend is toward lower vacancy rates and a related increase in demand for rental units. This trend could lead to increases in the average rent paid.

Between 1990 and 2000, the City added 23,003 of 149,025 housing units. In 2000, multiple family housing units represent 36% of the housing stock. More than 49.4% of the total housing stock was renter-occupied. By 2000, the number of single family units had increased to 133,082 (68%); and multiple family to 63,903 (32%) indicating a trend toward higher ratios of multiple family housing. More than 17,602 units are in substandard condition (need major repairs or demolition) indicating a major need for rehabilitation. (2002 Housing Element)

Portions of older central city neighborhoods, where housing is more affordable and low-income residents are concentrated, often have not been well-maintained. Older stock has generally not attracted or kept households with the economic means necessary to maintain or upgrade homes. These neighborhoods are often deteriorating. The sidewalks are often old and cracked, curbs and gutters may be absent and the streets may not have been properly maintained. Frequently, streets and sidewalks do not meet the Americans With Disabilities Act (ADA) accessibility requirements. Related deterioration of employment and economic activity is a major cause of higher unemployment rates. In these areas, limited shops and retail resources, coupled with distant employment locations, increase the expense and time related to meeting basic needs.

There are more than 145 units of subsidized housing within Fresno that provide services for the ambulatory elderly. In addition, there are a number of transitional living facilities designed to provide housing, congregate meals, recreational facilities and transportation to the ambulatory elderly. Most senior housing is in the very low or very high price ranges. There is a need for more lower and mid priced housing for seniors. There is an overall need for housing and housing services to support independent living for the elderly and persons with disabilities.

Housing and Community Development Needs

Housing needs include a housing supply in a range of prices that match community income levels, preferences and special characteristics as well as housing support services and fair housing issues. Community development needs include those items, in addition to housing supply, that support a healthy community and satisfactory quality of life. These include public utilities, paved and maintained streets, sidewalks, drainage and flood control facilities, parks, community centers, senior and youth centers, historic, cultural and aesthetic amenities, accessibility features, the status of a business climate, public health and safety, employment, and nuisance abatement.

Affordable Housing Needs

Income, housing supply and the type and quality of support services affect the ability of individuals and families to secure and maintain safe and decent housing. A high unemployment rate, a substantial number of neighborhoods in need of revitalization and a severe under supply of safe, decent and affordable housing cause Fresno to project that it needs more than \$1.3 billion to address its affordable housing needs over the next five years.

There is a substantial need for more affordable housing of all types including large units, accessible and visitable units, permanent supportive and transitional housing for the elderly, persons with disabilities and youth, and emergency shelter. There is a need to continue to expand housing alternatives (shared, on-site support, multi generational, cooperative, and in-home supportive) for low-income households, the elderly and persons with disabilities.

Too many low-income households are unable to afford safe, adequate and decent housing. These households need improved employment opportunities, first time home buyers assistance, and self help programs. They need help reducing costs for purchasing a home, maintenance, rehabilitation, or construction of accessibility and visitability features, particularly those in a 51 to 80% low-income group with a housing cost burden greater than 30% of their income. Some households, including some dependent on Social Security, are unable to qualify for voucher assistance, and unable to pay market rents. There is a need to fill this gap.

There is a need to take advantage of existing affordable housing opportunities by keeping individuals in affordable housing rather than in more costly institutions or convalescent homes. Families need to be kept intact rather than in multiple dwellings. To this end, more in-home medical, adult day care, mental health, marriage, family, drug and financial counseling services need to be provided. More adult (elderly, persons with other disabilities) and child day care facilities are needed.

Homeless Needs

The term "homeless" refers to a status in which a person does not possess a stable residence. In this Con Plan, this status is further subdivided into the "already homeless" and "those threatened with homelessness." The Continuum of Care Collaborative recently completed an assessment of homeless needs and service providers. The results of that assessment have been incorporated into this Con Plan as Table 7.

The City is already aware that the needs of homeless and those threatened with homelessness are substantial. For example, in 2000 approximately 12,090 families are on the waiting list for Section 8 subsidized housing and 10% of those families are classified as emergency situations. Emergency housing shelters, with a total of 1,150 beds (Housing Element 2002), could provide temporary shelter for about 45% of those that required emergency housing. It was estimated in the 1999 Analysis of Impediments to Fair Housing (AI) that 410 families requiring temporary shelter were turned away each month.

A 1996 study indicated that as many as 46% of the nation's homeless population are substance abusers. The same study reported that 17 to 23% of the homeless need psychiatric inpatient care. The rate of mental illness for the homeless is 3-4 times higher than the 6.2% rate for all populations in the state.

Persons threatened with homelessness are those with current shelter but at risk of losing their residence. Persons at-risk of homelessness include those leaving institutions (mental hospitals, jails, etc.), victims of domestic violence, people doubled-up in unstable conditions, the elderly who lose a spouse and the spouse's income, households with incomes of less than 30% of MFI and high housing expenses, farm workers, households discovering lead safety problems, and low-income single person households. The greatest needs for assistance include short-term financial aid programs to assist persons at risk with finding shelter and maintaining a home. These persons need help developing life and job skills, obtaining personal and consumer counseling support, finding required legal documents, such as birth, social security and marriage records, and landlord mediation assistance. There is a need for education regarding rights and responsibilities so that they are not legally or illegally evicted or discriminated against.

There is a substantial need for affordable permanent and transitional supportive housing units for the elderly, persons with disabilities, victims of domestic violence, runaway youth, and persons with AIDS or experiencing HIV complications.

The City does not provide homeless services directly. It relies upon, and, in some cases, partially funds local homeless service providers. In Program Year 2003, the City granted ESG funding to organizations that work to provide a safety net for the area's homeless. Specific organizations are recommended for funding, each year, based on input from the Continuum of Care and an evaluation of programs offered.

Public and Assisted Housing

Housing Authorities of the City and County of Fresno (Housing Authority). The City does not provide public housing. This service is provided by the Housing Authority. The Housing Authority adopted an Annual/ Five Year (Consolidated) Plan. The City certified that the Housing Authority's Plan is consistent with the City's Plan (See Appendix D).

The Housing Authority owns 20 multifamily housing complexes with 1,006 units. One hundred sixty nine (169) have one bedroom, 365 have two bedrooms, 445 have three bedrooms, 103 have four bedrooms, and 13 have five bedrooms. The Authority also owns 141 single family homes scattered throughout the City. The Housing Authority's Emergency Housing Program includes operation of the Plaza Apartments, an accessible apartment complex used to provide housing and supportive services to the homeless.

The Housing Authority owns, manages and maintains a 40-unit farm labor housing complex on the western edge of the City. The Housing Authority manages 50 multifamily units financed by California Housing Finance Agency and subsidized by the Section 8 New Construction program.

Within the City, the Fresno Housing Authority provides Section 8 rent subsidies to 6,007 (2003) families. The Housing Authority administers Certificate, Voucher, Over Fair Market Tenancy, Beyond Housing, and Family Unification programs. The Housing Authority has a waiting list of more than 12,090 families who need Section 8 voucher assistance. In the past two years, the Housing Authority has not administered any new vouchers

The Housing Authority provides home ownership opportunities with four programs that assist low income first time home buyers. The Housing Authority operates several programs designed to involve clients in decisions affecting their housing. The Housing Authority also provides programs for clients and other City residents that assist them with finding and qualifying for employment and housing. These include budget and life skills, mediation, homeowner and tenant's rights and responsibilities, family unification, youth mentoring, job skills and other counseling and education services.

There is a need to continue to coordinate programs with the County Human Services Agency, the City, school districts, other agencies and nonprofits. There is a need for more housing assistance vouchers, and affordable public housing projects.

Other Assisted Housing. In 2003, there were approximately 13,040 housing units in the City which have been assisted through various governmental programs other than those operated by the Housing Authority and Section 8 subsidized housing. There is a need to continue to monitor subsidized housing and work to replace any affordable units that are lost.

Obstacles and Barriers to Affordable Housing

It is not enough to identify affordable housing needs. There is a need to identify and address social, economic and other obstacles that may keep the City and the community from meeting those needs. One of the major barriers to housing programs is the lack of affordable housing proposals from qualified private and nonprofit builders. More nonprofit and private builders need to be recruited and provided with incentives, financing and technical assistance.

In addition, affordable lots are often located in neighborhoods plagued by blight and inadequate infrastructure. Construction projects in these areas may produce low or no return on investments and require substantial housing subsidies. There is also a significant amount of severely distressed housing, including public housing that is in urgent need of revitalization.

To overcome these barriers, there is a need to support private and nonprofit builders. There is a need to continue to identify and remove disincentives to housing construction, rehabilitation and improvements and replace them with incentives. There is a need to work with local, state and federal government to continue to improve federal, state and local tax policies affecting land and property, land use controls, zoning ordinances, building codes, code enforcement, fees, growth limits and plans, and other policies that affect the return on residential investment. For example the permitting and financing processes for affordable housing and revitalization projects need to be simplified.

The City has a program to continue to improve and streamline its development and housing programs and processes. There is a need to continue to work to assist affordable housing builders and low income home owners, including those with disabilities, with understanding, acquiring and funding building permits for new construction, rehabilitation or accessibility upgrade projects.

Fair Housing

Fair housing means that all people regardless of race, color, religion, gender, disability, familial status, sexual orientation, source of income, or national origin have equal access to housing opportunities, and are protected from hate crimes (Ralph and Banes Acts). The City, through its policies, programs and practices, supports and promotes this objective and has certified that it will affirmatively further fair housing as a condition of receiving federal funds.

In the City, nonprofit organizations have assumed a significant role as public service providers and advocates for the needy, persons with disabilities, elderly, low-income, minority, homeless and other target groups. They need continued financial and technical support. The City also needs to continue to promote public and private commitment to fair housing and affordable housing. The City currently utilizes the services of the Fair Housing Council (FHC) to monitor and investigate housing complaints. Data provided by the State of California Department of Fair Employment and Housing (DFEH) is also used. The City and its partners are continuing efforts to implement education and enforcement programs intended to eliminate covert and overt housing discrimination. This includes documentation, investigation and monitoring of registered complaints of housing discrimination including the implementation of programs for recognizing, monitoring and deterring discrimination even in its subtlest forms.

There is a continuing need to prevent property owners from creating substandard housing conditions or engaging in illegal rental practices especially those that affect immigrants. Immigrants are often afraid to

exercise the rights that they have or don't understand their rights and responsibilities. There is a need to continue to reach out to more persons, including, the homeless, migrant farm workers, persons with disabilities, non English-speaking households, minorities and others, and educate them regarding their housing rights and responsibilities.

They need to become aware of, and be able to access, available support and education programs. Service providers have established service programs but the network needed to identify and coordinate service delivery is inadequate.

Lead-Based Paint

Lead-based paint in or on the exterior of homes and accessory buildings creates a potential health threat especially when painted surfaces are disturbed or deteriorating. Flaking paint is especially hazardous to toddlers who may ingest or chew on the flakes or flaking/disturbed areas. High levels of lead in the bloodstream cause significant adverse and irreversible health impacts. These include loss of long term memory, lower IQ, reading and other learning disabilities, decreased attention spans, hyperactivity and aggressive or overly passive behaviors.

Potentially, 72,000 (55%) of all residential units in the City may have lead-based paint with an estimated 11,650 children age five and under occupying units constructed before 1950. Approximately, 3,506 children in Fresno County are estimated to have elevated lead levels. Health studies have indicated that most children with high levels of lead in their blood are new residents; 88% are Hispanic. The latter fact points to the possibility that many lead related problems may be caused by cultural practices (lead in cosmetics, pottery, household, and food products) rather than by lead-based paints. These problems could be resolved through education programs.

The County Human Services System is charged with assisting City residents who discover lead-based paint problems with the identification of appropriate remediation strategies. That Department is pursuing an aggressive program to remediate identified problems.

There is a need to provide lead poisoning prevention and abatement education programs for apartment owners and managers, the Hispanic community, and others through management, parenting, literacy and English as a Second Language classes. The Fresno Rental Housing Association needs to continue to work to educate property owners and property managers regarding lead poisoning and abatement issues, laws and regulations.

The City inspects housing units for lead-based paint, asbestos and other safety hazards consistent with state law and City building ordinances. If a problem is identified, the City can work with the household or property owner to remediate the problem. The City needs to continue to work with the Fresno County Human Services System and the Housing Authority to develop a method to ensure that dwellings known to present unsafe lead conditions (flaking paint, disturbed surfaces, contaminated soils) for children cannot be occupied by children until the problem is abated.

Community Development Needs

Older neighborhoods with the greatest amount of affordable housing stock also contain the greatest number of nuisance violations, blighted sections, abandoned businesses and substandard housing. There is often inadequate infrastructure (sidewalks, streets, sewer, drainage, parks, accessibility features, and other physical facilities). These problems act as deterrents to reinvestment by the private sector and produce a need for subsidies from the public sector. Outdated land use plans, expensive or inefficient development processes, zoning ordinances that discourage housing innovation and affordable housing construction, and inflexible building codes can undermine the City's HCD programs.

The City has initiated a comprehensive, multi-year program to revitalize neighborhoods through infrastructure improvements, code enforcement and community sanitation, crime prevention, continual improvement of land use plans and zoning ordinances, and streamlining development processes. Proper implementation of fire, water and other regulations ensures that housing is safe and livable over the long term. However, the City must be committed to continuing efforts to implement codes, including state and federal regulations, in a manner that also furthers affordable housing objectives.

Many community development conditions and challenges stem from the fact that there are a substantial number of neighborhoods in need of revitalization. There is a need to provide more public facilities and infrastructure improvements in devitalized or blighted areas where low-income and minority households are often concentrated. Parks need to be provided and improved including the removal of architectural barriers to persons with disabilities. There is a need for more bus service during currently underserved times, more frequent service, and more convenient service in order to help people get to work, school and day care facilities. Neighborhood commercial (drugstores, markets as examples) and other small businesses in the downtown area and older neighborhoods are needed.

Poverty is especially prevalent in target areas because of devitalized businesses, lack of nearby employment, and insufficient public transportation. The focus of private sector driven housing and business development is on outlying geographical areas that are largely inaccessible to low income households because of housing costs or an inadequate transportation network. Unemployment rates still stagger over the double digit mark at 14.10% in January of 2004. There is a need for more incentive programs, economic development and redevelopment projects and programs that attract jobs to areas where affordable housing is located.

The latter includes the attraction of more and more diverse industry and commerce. Economic and employment opportunities must provide many more jobs that (1) provide steady employment, (2) pay high enough wages to enable workers to secure and maintain safe, decent and affordable housing, (3) provide on the job training, or (4) provide career opportunities for diligent workers. The City must continue to support coordination of economic and employment development programs with the County Human Services System (CALWORKS, Welfare to Work and other employment programs), local secondary school, community college and university employment training programs, and other programs to ensure that job training prepares unemployed residents for the types of jobs that will be created. In addition, life skills, literacy and related education programs must be provided so that currently unemployable persons can find and maintain employment.

The three agencies (City, Housing Authority, and Redevelopment Agency) that is best suited to provide housing and housing assistance need to continue to work to develop an integrated, non parochial method

for integrating plans and programs. They need to continue to work toward more effective leveraging, integrating or pooling of funds. They could, for example, combine resources to redevelop underdeveloped areas in the inner city into neighborhood centers offering employment opportunities, mixed residential and neighborhood commercial uses within structures, and mixed price residential projects.

During Con Plan working sessions, several groups recommended that the City consider supplementing existing separate programs with more comprehensive programs directed to specific target areas. As envisioned, the City, in conjunction with other agencies, residents and volunteer groups, churches, schools and businesses, could consider a more global effort to meet rehabilitation and beautification goals and objectives. In order to implement such programs, additional federal, state or private foundation grant resources would likely be necessary as well as coordination of available local (Redevelopment, Housing Authority, City) resources.

Each year, the Code Enforcement Division responds to thousands of complaints related to health and safety issues involving both single-family and multi-family residential units, as well as proactively repairing problems. The City needs to continue to reduce blight and improve public health and safety. This includes augmented and improved code enforcement to remove abandoned, boarded up and unsafe structures, and remediate significant nuisance violations. During remediation actions, the City needs to continue to advise property owners of funding resources available to upgrade homes and apartments to include accessible features. There is also a continued need to balance positive incentives with penalties when implementing code enforcement. If persons are displaced, they need to continue to be provided with suitable replacement housing.

City crime awareness programs reduced the number of crimes in the City by 68% from 1999-2003. An advantage of City law enforcement programs is that they integrate positive education, literacy, gang and drug prevention, skills training, work experience, social service, and recreation elements into crime prevention programs. Community oriented and effective City programs, such as District Crime Suppression Team (DCST), need to be continued and considered for more areas to make all neighborhoods safer. Safe neighborhoods stimulate private sector investments and promote community trust.

Housing and Community Development Strategy

Priorities. Priorities have been developed based on a need to positively impact as many low and very low income persons (renters, owners, large families, persons with special needs and the homeless) as possible. Priorities have also been shaped by input from the public and service providers.

In some cases, a higher priority has been assigned because matching dollars or other resources become available if the City focuses upon a specific area of need. Because the need is so great and funding resources so small, the City must focus on actions that can address the most needs, or people in needs, in the most efficient and effective manner.

In Table 9, specific needs, priorities and projected community funding needs are described. The City cannot, by itself, address those needs. There is an urgent need for community, private, public, and nonprofit organizations assistance, the acquisition of substantial new funding resources, and a reduction in area unemployment rates. The City has modified Table 9 from the previous Con Plan to reflect some of the information compiled in the 1999 AI and received during Con Plan consultations.

Some cost estimates have been adjusted upward to reflect inflation or correct previous under estimates that can be predicted more reliably based on actual costs between 1994 and Program Year 2000. The Table also reflects deductions for 1995-2000 year accomplishments (when accomplishments have exceeded new needs caused by population increases or other factors). Finally, some new needs data have been included.

The City has developed ten priority goals. These ten priorities were developed in the previous Con Plan and have been retained. Within each of these priority goals, the City is prioritizing programs and projects that: improve education, public awareness and understanding of issues; work to end discrimination; address cultural and language barriers and immigration issues; address income barriers (job skills, child care, transportation, life skills) and housing affordability; improve funding resources and strategies; improve the effectiveness of City policies, plans and programs; increase accessibility, and improve the number, efficiency or capacity of nonprofit housing construction and other service providers. The ten goals are:

1. **New Construction of Affordable Housing.** Increase housing opportunities for very low- and low-income families especially those with five or more members.
2. **Housing Rehabilitation and Acquisition.** Improve the available housing stock for low and very-low income households.
3. **Redevelopment and Relocation.** Provide increased housing opportunities and assistance for those displaced through either code enforcement or redevelopment.
4. **Con Plan Improvements.** Monitor and update the City's General Plan and update the Housing Element and housing data as it pertains to development of affordable housing for very low- and low-income families. Continually improve all other City regulations and processes that affect housing access and affordability.
5. **Public Facilities and Improvements.** Provide public facilities improvements to facilitate neighborhood revitalization.
6. **Crime Awareness.** Provide funds to increase law enforcement services, primarily in CDBG target areas using the public services portion of the CDBG entitlement.
7. **Emergency Shelter and Transitional Housing/Prevention of Homelessness/Permanent Housing for Homeless.** Continue to provide assistance for the homeless and those in danger of becoming homeless and improve the communication and service delivery capabilities of agencies and organizations that provide programs to assist the homeless.
8. **External Support and Coordination of Services.** Depending on funding availability, continue to provide assistance to public agencies and nonprofit organizations providing neighborhood housing services, supportive services to the homeless, older adults with physical and/or mental impairments, the mentally ill, victims of domestic violence, and households with abused children among others. Coordinate with public agencies providing job training,

life skills training, lead poisoning prevention and remediation and other education programs that support the City's HCD strategies.

9. **Economic Development and Redevelopment.** Provide economic development and employment opportunity programs using a variety of funding sources.
10. **Effective Program Monitoring.** Establish a monitoring program for the Con Plan and other housing activities.

HCD Goals and Strategies

The five-year strategy is the backbone of the City's Con Plan. Within the context of established priorities, it includes among other priority needs a description of actions and programs to improve and increase housing opportunities for those in need and methods for coordinating those actions. It also provides concrete implementation and financing proposals. As the Con Plan is the backbone, the five-year strategy must be flexible enough to adjust to changing needs and conditions, yet strong enough to keep plan components together and effective over the long term. The Con Plan components are the General Housing Plan, the Non-Housing Community Development Plan and the Anti-Poverty Plan.

General Housing Plan Strategy (GHP). One of the most problematic impediments to fair housing in Fresno is an inadequate supply of all types of housing stock. Of special concern is the lack of housing for large households, the need for more transitional and permanent supportive housing for persons with special needs and the under supply of safe, decent and affordable housing in all neighborhoods. The City is planning to continue its programs to increase its affordable housing supply. Through new construction, rehabilitation of existing housing stock, code enforcement, relocation and redevelopment, loans, grants and subsidies to low income households, and education programs, the City will work to provide housing opportunities for all residents.

The GHP requires coordination among the City, the Housing Authority, the Fresno Redevelopment Agency (RDA), other public agencies, private and nonprofit organizations, and the community. Proper coordination serves the development community, and those who need housing and other amenities, by eliminating redundant activities thus reducing costs. Improved information flow helps customers find services, enables providers to become aware of and adjust to changes, permits agencies to share funding, and allows the most expert and efficient service provider(s) to assume service provision thus reducing unnecessary overhead and costs.

To this end, the City will continue to promote improved communication and coordination among service providers. The City will help to promote and support regional workshops on housing issues, participate in technical advisory groups, and local and regional collaboratives, and help to promote education programs for all who use or provide housing services.

The City, Housing Authority and RDA will increase new construction production and the rehabilitation of existing affordable housing by increasing the number, expertise and capacity of the nonprofit housing community and stimulating the private sector. They will use CDBG funds, HOME funds; tax increment 20% set aside funds, local, private and public sector grants, and other federal and state resources. The City will sponsor workshops designed to attract potential home builders and assist them with grant funding application processes.

At the same time, the City will continue to increase and improve outreach and education programs. Programs will be designed to reach private and nonprofit sectors and neighborhoods, especially those with a disproportionate number of low income minority and ethnic households living in overcrowded conditions. A strategy is to create partnerships among public agencies, private and nonprofit sectors and the community that foster civic pride, increase community interest and confidence in City programs, and trigger more investment in people and neighborhoods. CHDOs and other nonprofits who successfully demonstrate the ability to finance, construct and manage affordable housing projects will be offered incentives to construct more housing units.

The City's Planning and Development Department will continue to work with developers and property owners to reduce development costs and encourage use of the density bonus, mixed density incentives and accessory dwelling provisions of the zoning code. The City will also continue to require that major development projects include affordable units. The intent is to increase the supply of new private constructed affordable housing by stimulating the construction industry, and to spread affordable housing throughout new and older communities.

The City will continue to provide support for tax credit applications to ensure the availability of additional multi-family housing for low-income households. To improve opportunities for large families to obtain affordable housing, the City will continue to work, or coordinate, with the Consumer Credit Counseling Service of Central Valley, Inc., the Housing Authority, the Community Housing Council, the Fresno Rental Housing Association, the Fair Housing Council (FHC) and others in the establishment and implementation of a training and "certificate" program for both home buyers and tenants who want to become home buyers. Through coordination of a number of City education and loan assistance programs, the City will continue to assist large households with the acquisition of homes with three or more bedrooms.

A Con Plan objective is to continue to work toward universal accessibility in housing stock and all other public and private buildings. To this end, the City is continuing to require funding recipients to add features that improve accessibility and visitability consistent with state and federal laws, and encouraging them to exceed requirements by funding projects that exceed standards where appropriate.

The City will continue to review zoning ordinances and other development processes as they affect accessibility to housing including regulations that affect supportive housing for persons with disabilities or other special needs. The City will continue infrastructure improvement programs to reduce blight and equalize service delivery including the installation of accessibility ramps at intersections and other appropriate locations. The City will continue to remove architectural barriers in public buildings and implement its ADA transition and Section 504 needs plans.

The City will continue to work to ensure that low income, minority and large households are not denied housing opportunities because of discriminatory attitudes or practices. The City will work with established nonprofits, such as the Fair Housing Council, Community Housing Leadership Board, Community Housing Council, Fresno Rental Housing Association, the Continuum of Care Collaborative and others to educate the private sector, public sector, families and individuals regarding fair housing rights and responsibilities. The City will financially support certain nonprofits that investigate, monitor and work to resolve housing discrimination problems and complaints.

More than 17,388 owner and renter occupied residential structures are in need of rehabilitation. Most of these units meet the definition of affordable housing. Some of the substandard and vacant units could, if rehabilitated, add to the existing affordable housing stock. In recognition of the need to provide safe, decent, sanitary and affordable housing, the City will continue its programs to preserve and upgrade the quality of its housing stock. The City will continue to coordinate these programs with the Housing Authority, the RDA and builders, and maintain channels for ongoing community input on program processes and outcomes.

The City will continue four primary programs to improve the availability of affordable housing stock to very low- and low-income families: ongoing code enforcement to prevent units from becoming unsafe and, therefore, unlivable; facilitating construction of new units (both for rental and ownership opportunities) to replace units that must be demolished; providing gap financing assistance to potential renters, through CHDO projects, and/or purchasers; and rehabilitating existing units to maintain their viability and availability in the market.

Programs will be administered by the City or RDA and funded with HOME, CDBG, RDA twenty percent set aside, and other resources as they become available. Programs will be targeted to low interest rehabilitation and repair loans for low and moderate income homeowners and for rental properties where seventy percent or more of the households possess incomes of eighty percent or less of the median income.

Appropriate use of the redevelopment process provides an opportunity to revitalize economic conditions, provide new jobs and facilitate development of affordable housing in the urban core of the City where infrastructure and services already exist. Housing in this area is particularly important due to its potential to complement economic redevelopment plans and programs and because of the under supply of safe, decent and sanitary housing. Because redevelopment processes generally emphasize programs to stimulate business activity and provide more jobs, it is important to ensure that housing elements receive similar attention.

Once a redevelopment area is established, any increases in property tax revenue derived from increases in property values (tax increments) are returned to the RDA rather than retained and distributed by the County. The law requires that the RDA set aside twenty percent of its tax increment revenues for housing projects. The RDA is currently developing a more effective process for streamlined and timely use of RDA housing set aside funds. The process will ensure that the RDA provides housing, for low and moderate income families, in a timely fashion.

Through this Con Plan, the City and Redevelopment Agency will continue to manage code enforcement and redevelopment caused relocations in a manner that ensures that households are provided with better housing opportunities.

Non-Housing Community Development Plan

This plan addresses the supportive infrastructure that makes communities safe and livable. The two priority goals are to (1) provide public facilities' improvements to facilitate neighborhood revitalization, and (2) provide higher levels of crime awareness and law enforcement services primarily in CDBG eligible areas.

The continued development and maintenance of affordable housing is dependent upon viable and appropriate infrastructure improvements. Adequate water, sewer, street, transit, fire, police, drainage, street lighting, recreational facilities and services are not only critical to establishing and maintaining viable neighborhoods but to improving the overall quality of life within the community. The City will engage in continuing upgrade of blighted and underdeveloped areas. The focus will be placed upon facilities and services in CDBG eligible areas. Funding sources may include: CDBG, Measure C, gas tax, SB 325 revenues (bicycle and pedestrian funds), federal Transportation Enhancement Act funds, and other sources.

People need and desire safe neighborhoods. Unsafe neighborhoods repel private investment, and cause more affluent residents to abandon them. These problems destabilize neighborhoods and undermine small businesses. Businesses also avoid locating in unsafe areas. As a result, fewer jobs are available in areas where people have the lowest income and can least afford transportation to distant job locations.

In 1993, City crime statistics suggested that the City was in crisis. In response to this problem, the City acted to institute community oriented policing strategies. This approach required that the City reduce its emphasis on traditional concepts of crime driven law enforcement. Instead, emphasis is, and will continue to be, placed on crime awareness, prevention and education. Community residents, officers, churches, community groups and schools are coordinating with the City on crime awareness programs.

Anti-Poverty Plan

In January 2004, the City's unemployment rate was 14.1%. The single most important reason households cannot find or maintain suitable housing is income. A successful strategy to decrease poverty must include improvements to the City's economic health. Improved economic health is accompanied by more and better paying jobs and increased property tax revenues to agencies that provide services. In this environment, fewer persons need public assistance to maintain homes and meet the basic needs of their families.

Jobs and increased income stabilize families. Self-sufficiency fosters optimism and feelings of well being. City resources become available to focus on needs that cannot be resolved with jobs or adequately addressed because overall needs are too great.

To substantially reduce poverty, the recruitment of new businesses and support for existing businesses, coupled with life and job skills training, is essential. Providing healthy businesses that provide jobs is considered the single most important way to provide affordable housing opportunities in this City. The City's anti-poverty strategy focuses on economic development.

At the same time, it includes strategies to create a safety net for those who are currently homeless or threatened with homelessness, those who are not yet prepared for jobs, and those who cannot become completely self sufficient because of physical or mental disabilities.

The four priority goals of the Anti Poverty Plan are: (1) to provide emergency shelter, transitional housing, permanent supportive housing and services to the homeless and to act to prevent homelessness; (2) depending on funding availability, to continue to provide assistance to nonprofit organizations providing neighborhood housing services, supportive services to the homeless, older adults with physical and/or mental impairments, the mentally ill, victims of domestic violence, and households with abused children

among others; (3) to coordinate economic and employment development programs with the County Human Services System (CALWORKS and other employment programs), local secondary school, community college and university employment training programs, and other programs to ensure that job training prepares unemployed residents for the types of jobs that will be created and that unemployed persons develop the job and life skills needed to find and maintain employment; and (4) to provide economic and employment development programs using a variety of local, state and federal resources, Enterprise Zone incentives, and/or other funding sources.

CITIZEN PARTICIPATION PROCESS

The information gathering process for this Con Plan began several years ago when the City began its update of the Analysis of Impediments to Fair Housing (AI). During the public meetings, outreach sessions, and individual and group consultations that occurred from spring 1998 to December 1999, strategies were developed for the nature and conduct of formal Con Plan working sessions, outreach efforts, and consultations. This included the compilation of a list of persons and groups who should be included in the outreach process.

The formal citizens participation process began with meetings before the Housing and Community Development Commission (HCDC) on December 8 and 15, 1999, and a noticed public hearing before City Council on January 11, 2000. At those hearings, the Con Plan was initiated and a program for plan development and adoption was approved. (See Appendix A, Consolidated Plan Process). During this same period, several individuals and organizations were also asked for feedback regarding the proposed process and schedule.

On January 28, 2004, the City noticed and conducted a housing and community needs public hearing to provide citizens the opportunity to provide input on the needs for the development of the FY05 Action Plan. In addition to the needs' hearing, the City conducted two technical assistance workshops on February 5 and 6, 2004, for interested persons and agencies wishing to apply for the CDBG, HOME and/or ESG programs. The City noticed and conducted a housing and community needs hearing for the amendment of the Consolidated Plan on June 9, 2004. The City did not conduct a new needs assessment for the amendment of the Consolidated Plan. The City will undergo this effort with the development of the next five-year strategy.

During the public hearings of 1999, and 2000, it was determined that the best method for gathering community input was to:

- Conduct a series of working sessions with individuals and groups. Augment HUD required public hearings with monthly status reports at HCDC meetings.
- Contact individuals, agencies, nonprofits and other groups by phone to gather information and to encourage participation in working sessions.
- Mail information on the Con Plan process to individuals, agencies, nonprofits and other groups.
- Request written information, such as brochures, hand-cuts, reports and statistics on needs and services provided, from service providers such as schools, housing nonprofits, homeless shelters, and groups advocating for persons with disabilities.
- Prepare and distribute an information gathering worksheet which asked for statistical information as well as more subjective input on community needs, priorities, and potential actions needed to meet Fresno's housing and community development challenges.
- Meet with the Citizen's Advisory Committee (representatives from lower income neighborhoods) and ask them to assist with the gathering of information from the twelve neighborhoods that they represent.

The City implemented all of these citizens' participation strategies. More than 100 individuals from more than 140 invited agencies, neighborhood associations, nonprofit service providers and other groups participated in one of seventeen facilitated working sessions conducted between January 10 and January 19, 2000 (See Appendix E - Partial List of Organizations Consulted).

These groups included representatives from business, schools, City and County government, land use organizations, insurance, banking, housing, minority, homeless, and other advocacy organizations, and social service provider agencies.

Participants were asked to review already identified obstacles to meeting housing and community development needs, and advise the City of any other obstacles that should be considered. They were also asked to suggest actions and strategies needed to address those needs. Participants were encouraged to take copies of session materials to distribute to, or discuss, with others. (See Appendix B; Con Plan 90 Minute Working Sessions, Action Agenda and Worksheets)

Meetings to discuss issues and receive feedback from the Citizen's Advisory Committee were held on January 19 and February 16, 2000. Two grant applications' technical assistance workshops were provided on February 3 and 4, followed by application preparation clinics on February 11 and 17.

Meetings were conducted by the Housing and Community Development Commission on December 8 and 15, 1999, January 26, March 8, and 29, and April 12, 2000. Noticed public hearings before the HCDC occurred on March 22 and April 26. The April 26 meeting focused upon comments on the draft Con Plan. The City Council conducted noticed public hearings on January 11 and May 16. (See Appendix F, Public Hearing Notices)

The Draft Con Plan was issued on April 12, 2000. The public review period ended on May 16, 2000. The Con Plan was revised to respond to input received. The Final Con Plan was issued on May 31, 2000, and forwarded to HUD for approval on June 1, 2000.

To extend the 2001-2004 Con Plan to cover program year 2005, the City solicited input on housing and community development needs through a noticed public hearing and mailers to organizations and persons expressing an interest. On June 9, 2004, the Housing and Community Development Commission held a public hearing to receive testimony from the public on housing and community development needs for July 1, 2004, through June 30, 2005. In addition the City Council conducted a public hearing on July 20, 2004, to receive public comments on the draft 2001-2005 Consolidated Plan.

HOUSING DATA

A. General

This section of the Con Plan includes data required to assess the housing needs of lower-income families, renters and owners, elderly persons, large families, and persons with special needs and disabilities, including HIV/AIDS and other diseases. The section includes population, employment, income and other statistics. Data regarding the ratio between housing cost and income is provided and used to assess the nature and impact of unreasonable cost burdens upon lower income families.

In addition, this section discloses population distribution and concentration issues that affect low income, racial and ethnic groups. There is an analysis of the general characteristics of the housing supply and market conditions within the City. This analysis includes the supply and demand for housing, and the condition and cost of available housing for various categories of persons.

The following section also includes data compiled from the 2000 Census the City's prior Con Plan and December 14, 1999 Analysis of Impediments to Fair Housing (AI). The following section also includes needs' perspectives obtained during the 2001-2005 Con Plan information gathering process. Much of the information on needs that was provided during outreach sessions was subjective, experience based or not quantified. Most service providers were unable to provide needed statistical information because of constraints similar to those experienced by the City. In terms of funding allocations or formal gaps analysis, much of the input might not be measurable.

However, in the larger environment of community consensus building, and the development of programs that are neighborhood and community sensitive, the feedback received was invaluable. It has been used to develop strategies for addressing Con Plan priorities. It was, and will continue to be, used to flesh out annual action plans, and to consider when making decisions to fund specific projects that qualify under any of the Con Plans priority categories.

B. Population

Population Growth Characteristics. The type of population growth experienced in Fresno during the past 20 years is quite different from that experienced previously. Not only is the City growing quickly, a 20.7% increase since 2000 but its new residents comes from a substantial number of cultural and linguistically varied backgrounds. Language barriers and cultural differences have made it extremely difficult for service providers to adequately assist all segments of the community with their quest for employment and housing opportunities.

In addition, the households of new immigrants are often large (five or more persons). The latter factor has increased the number of overcrowded units (more than 1.01 people per room) from 6% of all units in 1980 to 13% in 1990.

In 1990, the City's population was 354,202. According to the 2000 Census count, the population for Fresno was 427,652, showing a 1.2% increase per year. By year 2006, the Central California Futures Institute has anticipated the population to be 474,877 by 2006. Table 1 provides a breakdown by ethnicity and race, special categories, and households. Included in the community plan area table is a breakdown of

the above 95% median family income level by race for the 1990 and 2000 Census count. Table 2 provides population breakdowns by Community Plan Area specified by area (See Map 2.).

MAP 2
COMMUNITY PLAN AREAS

Table 1– Population and Household Data-June 2004

| A. Population | 1990 Census | Percent Population | 2000 Census | Percent Population | Percent Change |
|--------------------------------------|-------------|--------------------|-------------|--------------------|----------------|
| White (non-Hispanic) | 174,893 | 49.30% | 159,473 | 37.30% | -8.82% |
| Black (Non-Hispanic) | 27,653 | 7.80% | 34,357 | 8.03% | 24.24% |
| Hispanic | 105,787 | 29.80% | 170,520 | 7% | 61.19% |
| Native American | 2,556 | 0.07% | 3,259 | 11.12% | 27.50% |
| Asian or Pacific Islander | 42,211 | 11.90% | 47,563 | 0.01% | 12.68% |
| Other (Non-Hispanic) | 1,102 | 0.03% | 728 | | -33.94% |
| Total | 354,202 | 100 | 427,652 | 100% | 20.40% |
| | | | | | |
| B. Special Categories | | | | | |
| 1. Agriculture ETC | 1,600 | | 5,,690 | | |
| 2. Students | 17,683 | | 14,,000 | | |
| | | | | | |
| C. Household | Total 1990 | | | Above 95% MFI | |
| 1. White (non-Hispanic) | 74,753 | 61% | 19% | 35.80% | |
| 2. Black (Non-Hispanic (Non-Hispanic | 9,268 | 8% | 45% | 24.50% | |
| 3. Hispanic | 27,710 | 23% | 36% | 30.90% | |
| 4. Native American | 972 | 1% | 40% | 23.10% | |
| 5. Asian or Pacific Islander | 9,166 | 8% | 42% | 33.40% | |
| 6. Other (Non-Hispanic) | 122,869 | 100% | 41% | 33.50% | |

Table 2 – Race/Ethnic population by community plan area- June 2004

| Plan Area | Total Population | Percent White | Percent Hispanic | Percent African American | Percent Asian or Pacific Islander | Percent Native American | Percent Other | 2 or more |
|-------------|------------------|---------------|------------------|--------------------------|-----------------------------------|-------------------------|---------------|-----------|
| Bullard | 86,538 | 62.09 | 21.638 | 5.17 | 7.48 | 0.54 | 0.23 | 2.98 |
| Central | 14,919 | 14.16 | 60.3 | 10.48 | 11.95 | 1.13 | 0.11 | 1.88 |
| Edison | 24,728 | 4.13 | 47.95 | 34.47 | 11.09 | 0.51% | 0.1 | 1.75 |
| Fresno High | 57,817 | 36.46 | 46.23 | 6.59 | 6.97 | 1 | 0.14 | 2.6 |
| Hoover | 50,412 | 50.74 | 27.8 | 6.47 | 10.75 | 0.89 | 0.21 | 3.14 |
| McLane | 46,440 | 38.14 | 41.47 | 5.75 | 10.6 | 0.91 | 0.14 | 3 |
| Roosevelt | 115,846 | 18.05 | 56.79 | 6.74 | 15.07 | 0.72 | 0.14 | 2.49 |
| West | 37,134 | 36.24 | 41.57 | 7.41 | 11.12 | 0.86 | 0.1 | 2.7 |
| Woodward | 44,730 | 70.81 | 13.32 | 2.43 | 9.78 | 0.48 | 0.23 | 2.95 |
| Total | 478,564 | | | | | | | |

Distribution of Minority and Low Income Households. The City reviewed housing and population characteristics and distribution by Community Plan Area (See Table 2) and by CDBG areas. (See Maps 3-9.) The low-income and minority population is not uniformly distributed. Data show the older areas of the City with more low-income minority people than newer portions of the community.

According to the 2000 Census, minority populations exist in all portions of the community. The predominant location of the Southeast Asian population is in the Central portion of the community with pockets located near Pinedale and the California State University, Fresno (CSUF) campus. The Hispanic population is widely distributed with highest concentrations located in the Southeast and Central portions of the City.

The area bounded by McKinley on the north, West Avenue on the west, Annadale Avenue on the south and Chestnut Avenue on the east contains most of the older homes in the City. Due to age, lower cost of acquisition, and deferred maintenance such areas provide a valuable base of "affordable housing." However, these factors tend to create concentrations of lower socioeconomic classes and, by extension, minority populations. Moreover, without directed housing programs and the development of diverse housing opportunities throughout the community, such areas also attract larger families leading to overcrowded conditions.

Data from the 1980, 1990 and 2000 Census show that there is a trend toward dispersal of minorities throughout the City. This can reasonably be interpreted to be a positive reflection of the City's efforts to provide appropriate housing opportunities for all of its citizens. There are still segments of the minority population that have not benefited from the City's programs and/or had an increase in

their household income. There are still areas of concentration of certain minority groups, very low- and low-income families, larger families, and overcrowded households.

Areas of low-income concentration exist when the percent of low- and moderate-income persons in a census block equals or exceeds 51% of the total population. Areas of racial or ethnic concentration exist when the population count of an identifiable minority in a census tract is 10% or greater than the percentage of that minority within the community as a whole.

Census tracts 2, 7, and 9 have traditionally been areas of African American concentration within the City. Notwithstanding the City's efforts to provide increased affordable housing opportunities throughout the community, there is still a significant concentration of African Americans in these census tracts. According to the 2000 Census, African Americans represent 8% of the total population of the City. However, Map 4b indicates that certain census tracts contain concentrations of African Americans exceeding the 8.4% population ratio by more than 20%.

The African American population is mainly concentrated in west and southeast Fresno. Forty percent of the African American population lives south of Belmont Avenue and west of First Street with small concentrations in Pinedale and south of Ventura Street in the Fairground/Calwa area. Census Tracts 10 and 11 contain 40% or more African Americans while Census Tracts 3, 7, and 9 contain more than 30%.

Census Tracts 12 and 26 respectively contain the highest concentrations of Hispanics 81.2% and 79.4%. Census tract 8 contains 68.4% and Census tract 26 contains 63.2%. Census tracts 1 -8, 11, 15, 18, 21, 23-27,29 and 47 all contain more than 50% Hispanics, and Census tracts 4, 12, 13 and 26 and contain more than 40% (Census 2000).

In some census tracts, the Hispanic population has been replaced as the largest minority group by the Asian American or Pacific Islander. For example, the Asian American or Pacific Islanders' population in Census tract 25 grew to 35.1% by 2000.

MAP 3
2000 Percent
Low and Moderate Income
Concentration By Block Group

MAP 4a
2000 Percent
White Alone by Block Group

MAP 4b
2000 Percent
White Alone By Census Tract

MAP 5a
2000 Percent
Hispanic Alone By Block Group

MAP 5b
2000 Percent
Hispanic or Latino Alone By
Census Tract

MAP 6a
2000 Percent
African American Alone By
Block Group

MAP 6b
2000 Percent
African American Alone By
Census Tract

MAP 7a
2000 Percent
American Indian and Alaska
Native Alone By Block Group

MAP 7b
2000 Percent
American Indian and Alaska
Native Alone By Census Tract

MAP 8a
2000 Percent
Low and Moderate
Income Concentration
By Block Group

MAP 8b
2000 Percent
Asian Alone By Block Group

MAP 8c
2000 Percent
Asian Alone By Census Tract

MAP 9a
2000 Percent
Native Hawaiian and
Other Pacific Islander Alone
By Block Group

MAP 9b
2000 Percent
Percent Native Hawaiian and
Other Pacific Islander Alone
By Census Tract

Statistics suggest that there is a major disparity in home ownership opportunities among certain minority groups within the community (See Map 10). African Americans make up approximately 8% of the City's population. However, only 5.6% of owner occupied housing units are owned by African Americans. Likewise, Asian Americans and Pacific Islanders make up approximately 12% of the City's population but only 5.8% of the owner occupied housing units are owned by Asian Americans. These statistics clearly illustrate a distinct gap in the ability of these groups to achieve home ownership within the City. Moreover, the Census tracts with the highest percentages of rental occupied housing units also have the highest minority populations, greatest proportion of overcrowded households, and largest household sizes.

Populations with Special Needs. The City housing program must accommodate individuals and households possessing special needs. The term "special needs" refers to a condition, especially the existence of mental or physical challenges, which causes an individual or household to need accommodations in order to obtain or maintain housing, in this Con Plan, the term also refers to persons who are transitioning from incarceration. The City has a number of individuals and households affected by mental, physical or social challenges who need assistance with housing and other basic needs. Supportive housing and support services are needed for these residents and households.

The term "supportive housing" refers to housing with a range of supporting environments, such as group homes, single room occupancy and other housing with a planned service component. The terms "supportive or support services" refer to services provided to special needs individuals and households for the purpose of finding and facilitating the maintenance of a safe and decent living environment. Services include case management, medical and psychological assistance and counseling, supervision, child care, transportation and job training.

The provision of certain types of support services, such as in-home nursing or counseling and house cleaning and meal delivery, increases the number of individuals who can maintain independent living environments. The latter circumstance essentially augments the City's housing supply for persons with special needs by keeping persons out of more expensive facilities which are already stressed or unavailable. From the human perspective, in-home support services help individuals to remain in a more satisfying environment where friends, family, pets and others are welcome at all times, and where privacy, personal possessions and comforts can be retained.

MAP 10 a
2000 Percent
Some Other Race Alone by Block
Group

MAP 10b
2000 Percent
Some Other Race Alone by
Census Tract

The elderly population in Fresno and nationwide is increasing as a percentage of the total population. As this number grows, the proportion of individuals and households affected by the disabilities and mental impairments associated with the aging process is increasing. As a result, the housing needs of persons with disabilities and the elderly are also increasing.

It is difficult to assess the exact needs of elderly and other persons with disabilities. One problem with the existing census data, for example, is its failure to distinguish the exact nature of the disability. Other data provided by groups such as the Central Valley Regional Center focuses upon specific segments of the population, such as those with Cerebral Palsy, mental retardation, hearing or speech impediments. Most data are not categorized by the effects of disabilities upon the ability of an individual person with disabilities to overcome physical or mental challenges, make a living, and secure affordable or better housing. In other words, an individual may be counted as a person with disabilities but does not need assistance from any service provider.

Some disabilities severely limit or eliminate the earning capacity of an individual or household which results in an inability to afford appropriate housing. Some result in a range of self care limitations. There is also little data distinguishing persons with serious and chronic mental disabilities from other special needs' groups and there are many cases that are never reported. Thus, there is no certain way to determine the exact size of the group, or to determine the exact percentage needing housing assistance. Therefore, raw statistics do little to assist with assessment of the problem. The City has worked with individuals and organizations that provide services to special needs populations in order to augment raw census data with more specific and useful information.

The following section summarizes population statistics compiled by the City:

- The Caucasian population, a minority in the 1990 census at 49%, is now the majority (2000 Census) at 50.2% and the combined minority populations at 49.8% Caucasian households within the City enjoy a much higher income and earning capacity than other racial groups with 35.8% of the households reporting incomes above 95% of the Median Family Income (MFI). This compares to only 24.5% of African Americans, 30.9% of Hispanics, 23.1% of Native Americans and 33.4% of Asian Americans or Pacific Islanders reporting annual household incomes that exceed the MFI for the City.
- Within the City in 1990, 39.2% of the general population was classified as minority (nonwhite), while 50.6% of households were minority. In 2000, 49.8% of the general population was classified as minority (nonwhite), and 49.9% of households were so classified. These calculations do not include Hispanic residents classified as white.
- The percentage of minority nonwhite households to total population has traditionally been less than the percentage of minority nonwhite persons to the total population. The reason for this difference is that minority family size tends to be larger than non minority families.

- The degree of difference between minority households and the general population is decreasing. Within the City in 2000, the Hispanic origin population was 39.9% of all persons and 31.4% of all households.
- According to the 2000 Census, refugees from the war in Southeast Asia represented approximately 31,012 people or 7.3% of the City's population. Approximately 32,032 residents spoke an Asian or a Pacific Island language with 22,982 stating that they do not speak English "well." This number is expected to be significantly higher in the 2000 Census. Approximately 8,000 additional Southeast Asians immigrated to the City in 1996 alone.
- In 2000, the elderly (those 65 years and older) made up 9.25% of the population but 17.5% of all heads of households.
- According to the Fresno County Mental Health Department approximately 5.9% of the total population experiences some degree of mental disability.
- The City's Housing Element reported that 55,659 persons or almost 24.9% of the total population between ages 16 and 64 are classified as disabled. The 2000 U.S. Censuses reported that between 9.4% and 10% of the population between ages 16 and 64 have some type of disability.
- Between 1970 and 2000, the number of low-income households headed by a person with disabilities increased to approximately 5.5% of all households or 7,100.
- According to the Fresno County Department of Community Health Services Agency (April 2004) the number of persons diagnosed with AIDS in Fresno County from July 2002 to April 2004 is 1,336.
- The CDC estimates that 3,250 to 6,000 of those infected with HIV will develop AIDS in 10 years.
- The approximate ethnic makeup of HIV/AIDS persons is 36% White, 32% Hispanic, 21% African American, 4% Asian, and 2% Native American.
- The National Commission on AIDS has reported that one-third to one-half of all people with AIDS are homeless or in imminent danger of becoming homeless.
- Approximately 30% of AIDS patients were reported to be living in expensive acute care facilities because there were few residential care opportunities.

- At least 3,200 adults (2000 Census) are homeless; 3,800 school age children are homeless in the Fresno Unified School District area alone (2000).
- Approximately 61,079 migrant households in the City and County of Fresno sought temporary housing between years 1991-1996 (during peak harvest seasons). Only 5,690 of the migrant farm workers -- principal residence is more than 50 miles from work and the majority of income is from farm-related employment -- were reported in the 2000 U. S. Census as City residents.
- At least 14,000 children in Fresno City and County from migrant farm worker households were enrolled in the Fresno Unified School District schools in 1996.
- In 2003, more than 54,606 students were enrolled at California State University, Fresno Pacific College and Fresno City College. The latter two colleges are mainly commuter schools.

C. Income and Employment Statistics.

Income is the single largest factor to be considered in obtaining a home loan, or obtaining safe, decent, and fair housing. Any discussion relating to low-income levels is subject to a variety of interpretations depending upon the definition used. For the purposes of this Con Plan, the following are utilized:

- **Poverty Level.** Poverty level incomes are computed on a national basis as a part of the U.S. Census. An index of poverty has been developed which considers factors such as family size, number of children, farm/non-farm residences and income.
- The definition assumes that a household with four persons is classified as poverty level if its total income amounts to less than approximately three times the cost of an economic food plan as determined by the U.S. Department of Agriculture. Approximately 21,753 households, or 16.1% of all households in the City's metropolitan area, were classified at or below the poverty level in 2000 and initially separated into the following three groupings... (since then two of the groupings Extremely Low and Low Income Households have been combined in some charting and tables)
- **Extremely Low-Income Household.** A household with an annual income of 30% or less of the MFI. In Fresno, this translates to an annual household income of \$14,750 or less in 2004 for a household of four persons. Median Family Income (MFI) is adjusted annually based on household size.

- **Very Low- or Low-Income Household.** A household (with four persons) with an annual income that is equal to or greater than 31% of the MFI but does not exceed 50% of MFI. In Fresno, this translates to annual incomes between \$14,229 and \$22,950 in 2000.
- **Moderate-Income Household.** A household (with four persons) with an annual income that is equal to or greater than 51% of the MFI but does not exceed 80% of MFI. This translates to annual incomes between \$23,409 and \$36,720 in 2000. Median Family Income (MFI). The income level that has an equal number of household incomes above it and below it. Per the February 2003 Income Limits published by HUD, the MFI for a family of four in the City is \$37,200.

Table 3 identifies the number and percentage of lower-income households (below 80% of the MFI) in the City in 2000 and indicates lower-income households needing housing assistance. The number of households needing housing assistance includes lower-income home owners living in substandard housing and lower-income renters paying more than 30% of their income for rent.

Table 3 – Lower Income Households – Census 2000

| Type of Households | Number of Households in the City of Fresno | Percent of Households |
|---------------------------------------|--|-----------------------|
| Total Households | 140,079 | 100% |
| Lower Income | 57,432 | 41% |
| Households Needing Housing Assistance | 43,434 | 31% |

Low-incomes, particularly among immigrants and minorities, are preventing many families from obtaining adequate housing. A recent study within the City indicated that the typical and legal reason for refusing to rent to a prospective tenant is economic. In regard to home ownership, the sale of homes is directly tied to the income level of the potential buyer and determines the ability of the buyer to secure mortgage financing.

There is a need to increase the personal income and financial management resources of low-income residents so that more households can qualify for mortgage financing, manage adjustable mortgage increases, pay a reasonable rent and manage rent increases. During consultations, organizations and individuals expressed the need to address the number of foreclosures and evictions resulting from lack of education or the low standards in HUD's underwriting criteria. The combination of these problems is causing households to assume financial and maintenance burdens for which they are not

prepared. Similarly, households are being assisted with rent, yet are not prepared to assume long term rent and other responsibilities.

Perhaps the greatest obstacles to home ownership and other opportunities for new Asian Americans stem from cultural and linguistic differences which tend to isolate them from the mainstream American culture. Many of these new immigrants do not speak English, or do not speak it well. Many are illiterate in their native tongues. Lack of language skills is a barrier to job training and placement and is a major cause for high unemployment rates and low income levels within this group.

In January 2000, the City's unemployment rate was 14.10%, more than twice the statewide average of 4.3%, and almost three times the national average of 3.7%. This condition is adversely affecting all sectors of the community. It is one of the most important obstacles that the City must overcome in implementing a successful housing strategy. In addition to those who cannot find employment, many more residents are employed in low wage, temporary or part time jobs with no insurance benefits. There is a need to create more permanent jobs with higher wages and benefits.

Existing non-agricultural employment opportunities are concentrated in well defined areas of the community. Major industrial areas are located generally south of the downtown along Highway 99, in the unincorporated Calwa area, in Pinedale, south of the airport, and in smaller industrial clusters near McKinley/Blackstone and Olive/Maple.

Major office/professional areas are located along the Shaw Avenue corridor, in the downtown, near the airport, and in the Herndon/Fresno Street corridor. Commercial areas include regional shopping centers, strip commercial uses along major arterial streets, and neighborhood and convenience centers located in residential areas. Major governmental and educational employment centers are located in the downtown area and at Fresno City College and California State University, Fresno. Employment centers are not located, for the most part, in areas where unemployment is the highest. This circumstance makes it more difficult for unskilled workers to find and keep jobs.

Population, income and employment data are summarized as follows:

- The City has 427,652 residents (2000) and 140,079 households. Of 140,079 households in 2000, 57,432, or 41%, are considered low- and very low-income and 43,434 need housing assistance.
- According to Census 2000, sixty-one percent of all households are Caucasian and 34% of those households are low- or very low-income. Over eight percent are African American households and 63% of those households are low- or very low-income. Twenty-three percent of all households are Hispanic and 56% of those households are low- or very low-income. One percent of all households are Native American and 54%

of those households are low- or very low-income. Eight percent of all households are Asian American or Pacific Islander and 67% of those households are low- or very low-income. (2000).

- Twenty-seven percent of all homeowners have a cost burden exceeding 30% of their income and 11.1% face a cost burden exceeding 50% of their income. Low-income households, 51% to 80% of MFI, represent a total of 20,089 households. A total of 60% of these households is reported as experiencing a housing cost burden. The percentage of households paying more than 30% of income for housing is 48% and the percentage paying more than 50% of income is 9%. Home purchase opportunities, rental assistance, rehabilitation and preservation of existing affordable stock, and new development of affordable housing is needed for these households.
- Total wage and salary employment in Fresno County grew from 122,000 to 301,154 (2003); workers between 1960 and 2003 had an average annual gain of 5,000 jobs. The non-agricultural wage and salary category added 154,053 employees during this period compared to 5,690 agricultural jobs.
- In January 2000, the State Department of Finance projected that 180,070 of 377,300 persons in the labor force were employed in Fresno County. Of those, 179,876 were City residents.
- Of those seeking work, 26,170, or 14.10% were unemployed.
- The services category was the fastest growing non-agricultural sector in the 1960-1991 periods, adding 27,820 jobs. Other sectors that have grown include trade (26,099 jobs); government (31,929 jobs); finance / insurance / real estate (10,291 jobs); construction (8,819 jobs); manufacturing (12,543 jobs); and transportation/public utilities (6,916 jobs).
- Between 1960 and 1995, Fresno County has ranked first in the United States in the gross value of agricultural crops produced annually. Since 1988, the County has experienced a decline in agricultural employment losing 20% of this work force during the period 1990 to 2000.

D. Cost Burden for Renters and Owners.

The cost of housing, as a percentage of total income, determines whether the household is overburdened with housing costs. Households paying more than 30% of income for housing are considered to have a housing cost burden and those paying more than 50% of income are considered to have an extreme housing cost burden. Table 4 shows the cost burden for housing by income group as of June 2002.

Table 4-Cost Burden for Renters and Owners

| | Rental Households | | | | | Owner Households | | | |
|--|--------------------|-------------------|-------------------------|-----------|--------------|------------------|------------------|--------------|------------------|
| Households - Type, Income, Housing Problem | Elderly 1&2 Member | Small Related 2-4 | Large Related 5 or More | All Other | Total Renter | Elderly | All Other Owners | Total Owners | Total Households |
| 1. Very Low-Income (0-50%) MFI | 4355 | 12,055 | 7,400 | 7,033 | 30,843 | 4,019 | 1,343 | 9,593 | 40,436 |
| 2. 0-30%MFI | 2,345 | 6,735 | 4,090 | 4,445 | 17,615 | 1,684 | 779 | 4,296 | 21,911 |
| 3. % with Housing Problems | 74.9% | 88% | 98% | 75.7% | 85.6% | 74.2% | 70.5% | 79.3% | 84.4% |
| 4. %Cost Burden >30% | 74.1% | 83% | 88.5% | 73.7% | 80.7% | 73.6% | 70.5%% | 76.5% | 79.0% |
| 5. % Cost Burden >50% | 50.7% | 69.9% | 65.2% | 66.5% | 65.4% | 50.2% | 66% | 64.1% | 65% |
| 6. 31-50% MFI | 2,010 | 5,320 | 3,310 | 2,588 | 13,228 | 2,335 | 564 | 5,297 | 18,525 |
| 7. % with Housing Problems | 70.4% | 87.3% | 97.6% | 84.4% | 86.7% | 55.9% | 88.7% | 75.4% | 83.5% |
| 8. % Cost Burden >30% | 68.2% | 80.5% | 59.5% | 83.6% | 74% | 55.5% | 88.7% | 72% | 73.4% |
| 9. % Cost Burden >50% | 31.3% | 26.2% | 14.7% | 38.6% | 26.5% | 27% | 64.7% | 40.7% | 30.6% |
| 10. Other Low-Income (51-80%) | 1,554 | 5,933 | 3,448 | 3,820 | 14,755 | 3,289 | 935 | 9,743 | 24,498 |
| 11 % with Housing Problems | 55.9% | 54.1% | 84.9% | 57.1% | 62.3% | 34.5% | 73.8% | 63.5%62.8% | 61% |
| 12.%Cost Burden >30% | 52.8% | 38.1% | 21.3% | 52.4% | 39.4% | 34.4% | 72.2%% | 53.5% | 45% |
| 13.% Cost Burden >50% | 16.7% | 2.0% | 1.1% | 8.2% | 5.3% | 13.5% | 31.1% | 16.4% | 9.7 |
| 14. Moderate Income (81-95%) | 21,024 | 1,050 | 3165 | 8015 | 23354 | 9879 | 6900 | 51563 | 74917 |
| 15.%withHousing Problems | 21.1 | 16.6 | 63% | 12.2 | 21.8 | 12.3 | 24.9 | 21.2 | 21.4 |
| 16. %Cost Burden>30% | 20.5 | 3.8 | 2.1 | 7.9 | 6.5 | 12% | 24.2 | 14.6 | 12.1 |
| 17.%Cost Burden >50% | 7.5 | .2 | 0 | .5% | 1 | 1.8 | 2.5 | 1.7 | 1.4 |
| 18. Total Households** | 8033 | 28038 | 14013 | 18868 | 68952 | 17187 | 9178 | 70899 | 139,851 |
| % with Problems | 55.9 | 55.1 | 86.9% | 46.1 | 59.2 | 28.6 | 43.7 | 34.6 | 46.7% |

Form HUD 40090-A (1/93) Source City of Fresno 1994 CHAS Table 1C

*or based upon HUD adjusted income limits, if applicable.

**includes all income groups including those above 95% of MFI

The information in Table 4 is summarized as follows:

- The greatest cost burden is for those households in the 0-30% of MFI where 80.7% of renters and 76.5% of owners pay more than 30% of their income for housing. More than 65.4% of renters and 69% of owners in this income category pay more than 50% of their income for housing.
- For those households in the 31 -50% of MFI category, 73.76% of renters and 76.5 % of owners pay more than 30% of their income on housing.
- The greatest cost burden is borne by all other related households in the 0-30% of MFI category, where 83.6% of all households pay more than 30% of income, and the greatest households paying 50% is shared with small related members at 69.9% of households pay more than 88.5%.
- Fifty-eight (58) % of all renters (52,500 households) pay more than 30% of their income for housing, and 38.8% of rental households has a cost burden exceeding 50% of their income.
- The cost burden ratios for homeowners are substantially better than for renters with 27% of all homeowners facing a cost burden exceeding 30% of their income and 11.1% facing a cost burden exceeding 50% of their income.
- Thirty-four percent of the 24,400 elderly households have a housing cost burden of 30% or more.
- Large families have a significantly larger cost burden than smaller families. (2000 Census).

E. Housing Supply and Market Conditions.

In Chapter VI of the Housing Element, the City adopted the statewide housing goal as follows: "To assure to all Californians the opportunity to obtain safe, adequate housing in a suitable living environment." In addition, the City adopted housing policies and programs that are consistent with the following four housing goals established by the State: (a) the provision of new housing; (b) the preservation of existing housing and neighborhoods; (c) the reduction of housing costs; and (d) the improvement of housing conditions for special needs groups.

The City is aggressively pursuing the adoption and implementation of plans and programs designed to provide affordable housing stock over the short and long terms. The City's General Plan update process has included the projection of housing and land use needs during the next twenty years. Inherent to the update is the need to ensure that an adequate supply of land planned and zoned for single and multiple family housing is available. As part of the General Plan update process, City Planning and Development Department staff reviewed land supply numbers and locations and has recommended an ample supply of residential designated land throughout the City.

The City has zoned a significant amount of vacant land for medium density residential land uses ranging from five (5) to ten (10) units per acre and medium-high density land uses ranging from ten (10) to eighteen (18) units per acre. However, the quantity of land designated and zoned for higher density land uses ranging from nineteen (19) to forty (40) units per acre, is limited.

There is a need to continue to facilitate development of affordable housing development by encouraging infill development in areas which already have infrastructure and access to public transit, and supporting density bonus programs designed to reward property owners for providing affordable housing for seniors, persons with disabilities and other low-income groups.

Table 5 provides 2002 estimates from the City Housing Element of the General Plan, indicating the number of new housing units needed within the City.

Table 5 - New Construction Needs

| INCOME CATEGORY | HOUSING UNITS NEEDED |
|------------------------------------|----------------------|
| Very Low (0-50% of MFI) | 3,722 |
| Other Low (51-80% of MFI) | 2,667 |
| Moderate (80-120% of MFI) | 3,641 |
| Above Moderate (Above 120% of MFI) | 7,875 |
| Total Units | 17,905 |

Table 6 provides a summary of a 2002 inventory of existing housing stock. Units are categorized by the number of bedrooms. The breakdown between owners and renters is provided as well as 2002 vacancy rates.

Table 6 – Market and Inventory Conditions

| Housing Stock Inventory | Total | Vacancy Rate | 0-1 bedroom | 2 bedrooms | 3+ bedrooms |
|-------------------------|---------|--------------|-------------|------------|-------------|
| Total Year-round | 149,025 | 6% | N/A | N/A | N/A |
| Total Occupied | 140,079 | - | N/A | N/A | N/A |
| Renter | 69,195 | - | N/A | N/A | N/A |
| Owner | 70,884 | - | N/A | N/A | N/A |
| 5. Total Vacant | 8,946 | - | N/A | N/A | N/A |
| For Rent | 4,769 | 3.2 | N/A | N/A | N/A |
| For Sale | 1,385 | 0.9 | N/A | N/A | N/A |
| Other | 1,891 | - | N/A | N/A | N/A |

Source: City of Fresno 1994 CHAS Table 1 B

City vacancy rates rose substantially between 1990 and 1994 but have begun to decline possibly due to an improved economy. The CSUF 2003 Housing Report indicates that the average vacancy rate is now 6.0% of the units surveyed. For apartment units south of Shaw Avenue, the vacancy rate had

been nearly 15%. Except for a portion of southeast Fresno, where rates are still above 12%, vacancies have dropped by 50% and are now between 3-6% in most areas south of Shaw. In the short-term, higher vacancy rates increase housing opportunity and decrease the potential for discrimination in housing. Discounts and incentives are being offered, choice in location increased, and subtle forms of discrimination reduced as property owner's work to reduce high vacancy rates.

Input received from rental associations during Con Plan outreach sessions indicate that vacancies are continuing to decline, and are low enough in all but the southeast areas of the City, to suggest that the construction of more rental housing may be needed in the mid 2000s. Participants in consultations indicated a need for more affordable housing, transitional and supportive housing, accessible housing, and independent living arrangements. Persons serving special needs groups or with special needs stated that it is very difficult to locate suitable housing even when it is available.

A substantial number of housing units in the City are substandard thus decreasing the supply of safe, decent and affordable housing. In 2002, City Development Department staff completed a comprehensive housing quality survey for each Community Plan area. The survey classified housing units into four quality categories: sound, minor rehabilitation, moderate rehabilitation, and depilated (housing Element 2002). The standard class included units that had no major structural deficiency, but which may require minor repairs costing less than 5% of replacement cost. The minor rehabilitation category contained not more than one major deficiency and needed other minor repairs at a total repair cost ranging from 5-25% of replacement cost.

A housing unit classified as needing major rehabilitation contained two or more major deficiencies in addition to needing minor repairs at a total repair cost ranging from 25-50% of replacement cost. A housing unit requiring demolition would require rehabilitation costing more than 50% of replacement cost and subsequently would not be economically practical to repair. The data from that report indicates that of 154,980 housing units, 17,602 units were substandard. Almost 60.0% were located in the Central Planning areas and 23% in the Edison High Community Plan areas, indicating a major need for rehabilitation in those parts of the City.

The following information has been taken from the U.S. Census, the previous Con Plan, the City Housing Element, the December 1999 AI and various documents provided by service providers. Needs expressed during Con Plan consultations, working sessions and citizen participation activities are also included. It is important to note that many of the needs expressed in this document were identified in the previous Con Plan. The City has made progress in addressing any needs. There is much more to be done. Some of the latter housing supply and market conditions have been factored into Con Plan analysis:

- There is an inadequate supply of safe, decent and affordable housing including housing that is fully accessible to the elderly and persons with disabilities (2002).
- Between 1990 and 2000, the City added 19,621 or 15.2% additional housing units to their housing total housing unit stock. (Housing Element 2002)

- The percentage of single-family housing units increased between 1990 and 2000 to 16.3% and the percentage of multiple family housing units increased to 12.1%.
- In January 2002, the City Development Department estimated that there were 91,968 (67.53% of all units) single family units, including mobile homes, and 53,728 (32.45%) multiple family units in the City. This is an increase of 5.9% in the ratio of single family to multiple family units since 1994. In January 1999, the State Department of Finance projected that the number of single family units had increased to 94,340 (69.5%); and multiple family to 55,819 (37%).
- Based on ratios from the 2000 U.S. census, it is assumed that 50.6% of the housing units are owner occupied, 49.3% are renter occupied, and 6% are vacant. Of the approximate 66,520 renter-occupied units, 15,166 (22.8%) are single family homes.
- Three thousand seven hundred and seventy-eight (3,728) new dwelling units need to be constructed. Of those units, 3,728 (20.8%) are needed for low- (16.3) and very low- (24) income families. (2000 Census) All units need to be visitable (possess features that enable persons with disabilities to visit).
- Houses in the \$85,000 range are available in all community plan areas.
- Some target areas, such as the Roosevelt Community, have significant amounts of vacant land available for single and multiple family housing.
- In 2000, the median housing value was \$110,000., or 3.3 times the MFI. [The February 1999 HUD Income Limits report indicates that the income for a family of four living in the City is \$37,200; in 2004 it is \$37,600.] In counting all households, 48% were determined to have annual incomes above 95% of the MFI. None of the ethnic minorities exceeded the 48% average for the City.
- In 1980, the ratio was 4.5, indicating that the median value house was more affordable in 1990 than in 1980. In 2000, Consumer Credit Counseling Service of Central Valley, Inc. (CCS) calculated that a family of four with an income of 60% of MFI (\$22,560) may be able to afford a monthly mortgage payment of \$477-514 which equates to an affordable mortgage of \$65-\$70,000 (30-year, 8% interest rate). In terms of ratio, the smaller the MFI in comparison to the cost of housing, the less affordable housing is. As examples: If a house cost \$90,000 and the MFI was \$20,000, the ratio is 4.5 (1980). If a house cost \$90,000 and the MFI was \$27,272, the ratio is 3.3 (1990). Therefore, more people can afford a house in 1990. This means that between 1980 and 1990, income rose faster than housing costs, a positive trend.

- In 2003, the median gross rent, within the City, was \$538. The 2003 CSUF Housing Study reported the following mean rents: Studio - \$319; Ibd/lba - \$483; 2bd/lba - \$537; 2bd/1.5ba - \$584; 2bd/2ba - \$646; 3bd/lba - \$671; 3bd/1.5ba - \$667; 3bd/2ba - \$750; over 3bd - \$805; and Loft - \$385.
- HUD has set fair market monthly rents (used to determine eligibility for federal funding) for Fresno at: Studio - \$451 per month; Ibd - \$504; 2bd - \$603; 3bd - \$840; 4bd - \$967.
- Of 154,980 existing housing units, 8.8% require minor rehabilitation; 2.42% require major rehabilitation; and 0.14% needs to be demolished (Housing Element 2002, Census 2000).
- Of the substandard housing units, 21.3% are located in the Roosevelt Community Plan area and 21% in the Fresno High Community Plan area. The Central Community Plan area contains 16% of all substandard units; the Edison Community Plan area, 15.9%; the West Community Plan area, 8.2%; the Hoover Community Plan area, 5.2%; the McLane Community Plan area, 4.6%; the Bullard Community Plan area, 2.6%; and the Woodward Park Community Plan area, 0.1%. (Housing Element 2002)
- Housing vacancies in 2003 represented a total of 8,946 housing units. Fifty-three (4,769) percent of the units were rentals; 15 % (1,385) were for sale. Apartment vacancies currently average 5.8%. In some areas, vacancy rates exceed 5.3%. However, the general trend is toward lower vacancy rates and a related increase in demand for rental units. This trend could lead to increases in the average rent paid.
- There is insufficient production of affordable units and rehabilitation of existing units by nonprofit organizations and private sector developers.
- The cost of constructing a new unit of affordable housing, in targeted neighborhoods, often exceeds the resale value. This circumstance deters private sector investments in affordable housing projects without subsidies from the public sector. There is a need to fill the gap.
- There is a substantial need to provide large unit housing (three or more bedrooms) for low income families especially Hispanic and Asian American households. (Housing Element 2002).
- The 2002 City of Fresno Housing Element shows that there were an estimated 14,100 large households who were renters within Fresno. Of that number, 88.5% (approximately 12,478 households) had a housing cost burden of 30% or more.

- Lack of sufficient multiple family rental housing for large families was reported in the CSUF 2003 Housing Study. Of the more than 26,471 multiple family units surveyed, only 1,452 (13%) had three or more bedrooms. The group needing three or more bedrooms is estimated to make up 20.4% of the rental population (Housing Element 2002).
- According to the 2000 Census, more than 13.2% of all units in the City are overcrowded (units that contain more than 1.01 persons per room). Large households also have significant cost burdens in that rents and other costs are generally higher for large households than for smaller units.
- According to the Fresno-Madera Agency on Aging, there are in excess of 1,000 units of subsidized housing within Fresno that provide services for the ambulatory elderly. In addition, there are a number of transitional living facilities designed to provide housing, congregate meals, recreational facilities and transportation to the ambulatory elderly. More affordable units and services that support independent living are needed.
- Most senior housing is in the very low or very high price ranges. In addition to a substantial need for low income housing, there is a need for more senior housing in mid-price ranges.
- There is a substantial need for transitional group housing for persons with chronic substance abuse dependencies, a large number of whom are homeless, or just getting out of jail.

HOUSING AND COMMUNITY DEVELOPMENT (HCD) NEEDS

Housing needs include a housing supply in a range of prices that match community income levels, preferences and special characteristics as well as housing support services and fair housing issues. Community Development needs include those items, in addition to housing supply, that support a healthy community and satisfactory quality of life. These include public utilities, streets, sidewalks, drainage and flood control, the status of a business climate, public health and safety, employment, and revitalization.

The City provides equal levels of most utility and related services to all neighborhoods. Unfortunately, all neighborhoods do not have the same quality of infrastructure. This is particularly true in older central city neighborhoods where housing is more affordable and low-income residents are concentrated. These neighborhoods are generally more affordable because of deterioration. Often, housing has not been well-maintained and older stock does not attract those families with the economic means necessary to maintain or upgrade homes.

Many neighborhoods generally suffer in appearance and do not have the amenities of newer neighborhoods. The sidewalks are often old and cracked, curbs and gutters may be absent, a planned street scape, if it exists, may not have been properly maintained. Generally, streets and sidewalks do not meet the Americans With Disabilities Act's (ADA) accessibility requirements. Related deterioration of employment and economic activity can raise unemployment rates, and limit shopping and retail resources.

The City has determined that there is a significant need to improve the infrastructure and economic climate within these neighborhoods. Inherent in this plan is the equalization of conditions in all areas. Enhanced code enforcement is a component of the concentrated resources' program for older, inner-city neighborhoods. A major purpose of enhanced code enforcement is to stabilize and improve these neighborhoods and to preserve the existing housing stock. The priority of activities is based upon input received from the residents and staff.

The following information has been taken from the U.S. Census, the previous Con Plan, the City Housing Element, the City Analysis of Impediments to Fair Housing (adopted 12/14/99) and various documents provided by service providers. Some of these needs represent subjective input received during Con Plan consultations, working sessions and citizen participation activities. Actions to address some of these needs may not be the responsibility of the City. The City has made progress in addressing many needs. There is much more to be done. The following sections disclose quantifiable and non-quantifiable housing and community development needs.

A. Affordable Housing Needs

- Income, housing supply and the type and quality of support services affect the ability of individuals and families to secure and maintain safe and decent housing.
- Persons with severe and chronic mental disabilities need continuing care and transitional housing. It is thought that at least 600 additional one bedroom units of supportive housing are needed for this group (December 1999 AI).
- There is a need for more units of supportive housing for persons with Developmental (35) and physical (210) disabilities and the elderly (840) (1995 Con Plan).
- Low-income households, including those with persons with disabilities, in private owned units with structural or accessibility problems frequently cannot afford to maintain or upgrade housing (December 1999 AI).
- Some low income households, particularly some dependent on Social Security, are unable to qualify for voucher assistance, and unable to pay market rents. There is a need to bridge this gap.
- Individuals with AIDS need care and support facilities. At least, 80 units of supportive housing are needed for this group (1995 Con Plan).
- Too many low-income households, including those headed by minorities, those with persons with disabilities, homeless and large-families, are unable to afford safe, adequate and decent housing. These households need first time home buyers, self help, and other programs, for purchasing a home, maintenance, rehabilitation, or construction of accessibility and visitability features, particularly those in a 51 to 80% low-income group with a housing cost burden greater than 30% of their income (December 1999 AI).
- Most housing in the City is inaccessible to persons with disabilities, and most new housing is not constructed with accessibility features. There is a need to eliminate steps, widen doorways, and remodel bathrooms in as many structures as feasible to provide accessibility for residents and visitability (December 1999AI). There is a need for housing that accommodates persons with no or extremely impaired vision.
- Many low-income minority households consist of five or more persons, particularly Hispanic and Asian American groups with incomes less than 50% of the MFI. There is a need for units with more bedrooms (December 1999 AI).
- There is a need to take advantage of existing affordable housing opportunities by keeping individuals, and intact families, in affordable housing rather than in more costly

institutions or convalescent homes, or in the case of fragmented families in multiple dwellings. To this end, more in-home medical, adult day care, mental health, marriage, family, drug and financial counseling services need to be provided. More adult (elderly, persons with other disabilities) and child care facilities are needed.

- There is a need to continue to expand housing alternatives (shared, on-site support, multi-generational, cooperative, in-home supportive services) for the elderly and persons with disabilities.
- The elderly, because of poverty and disabilities, often experience difficulties finding housing or maintaining existing home(December 1999 AI).
- Widows and widowers who refinance homes or exhaust savings to pay a spouse's medical bills are not able to pay mortgages or rents when the second income is lost. There is a need to fill this gap.
- There is a need for more supportive housing for youth.
- There is a need to continue to provide increased housing opportunities and assistance for those who could be displaced because of redevelopment, rehabilitation, or code enforcement activities (December 1999 AI, 2002 Plan).

B. Homeless Needs.

The term "homeless" refers to a status in which a person does not possess a stable residence. In this Con Plan, this status is further subdivided into the "already homeless" and "those threatened with homelessness." The City concurs with the state legislature findings that the problem of homelessness is significant. The adopted Housing Element Housing and Population Characteristics, states "that the homeless population has placed a tremendous burden on the delivery system to adults and families."

The problems of the homeless population described in 1995 are similar to those found in 2000. For example, in 2000, more than 12,090 families are on the waiting list for Section 8 subsidized housing and 10% of those families are classified as emergency situations.

Emergency housing shelters, with a total of 1,150 beds, can provide temporary shelter for only 45% of those that needing emergency housing. It is estimated that 410 persons in families with children cannot find temporary shelter. Some persons with access to Section 8 vouchers have lifestyles which can prevent them from getting into, or remaining in, available units. A major cause of homelessness, for example, is drug abuse.

It is estimated that there are 13,400 individuals and families with children in Fresno and Madera counties who need emergency shelter, transitional and permanent supportive housing. This includes an estimated 1,400 youth, some of whom may be unsheltered. A 1996 Conference of Mayors study indicated that as many as 46% of the nation's homeless population are substance abusers. The same study reported that 17 to 23% of the homeless need psychiatric inpatient care. Per a California State Department of Mental Health study, the rate of mental illness for the homeless is 3-4 times higher than the 6.2% rate for the state.

Persons threatened with homelessness are those with current shelter but at risk of losing their residence. Persons at-risk include those leaving institutions (mental hospitals, jail, etc.), victims of domestic violence, people doubled-up in unstable conditions, households with incomes of less than 30% of MFI and high housing expenses, farm workers and low-income single person households. The greatest needs for assistance include short-term financial aid programs to assist persons at risk with finding shelter, maintaining a home, and educating tenants on their rights and responsibilities so that they are not legally or illegally evicted or discriminated against. The City currently provides grants to organizations which seek to find shelter for homeless residents, and help those threatened with homelessness to keep their housing.

An additional issue is the dislocation of persons by code enforcement or redevelopment programs. Although code enforcement is necessary to protect health and safety, substandard units make up a component of the affordable housing supply. The City has adopted an ordinance requiring landlords to fund relocation costs for displaced households when code enforcement actions are taken by the City.

Currently, accessible emergency beds are available through the Housing Authority's Plaza Emergency facility. Some nonprofit organizations, such as the Living Room and Center for Independent Living, will find housing for the physically challenged when contacted. However, it is difficult and time consuming.

The City needs to continue to allocate funds to organizations that provide shelter and other services to the homeless including those persons diagnosed with AIDS or experiencing HIV complications. The decision and amounts of funding for ESG grants need to be made through a collaborative effort between the City and the Fresno/Madera Continuum of Care Collaborative. See Table 7 for more data on homeless needs.

The following list includes some of local homeless service providers who can be depended upon to support the Con Plan.

Maroa Home (Potter's Wheel) - This program provides funds for shelter and other assistance for the homeless including those with HIV/AIDS.

Poverello House - This program is designed for poor and needy homeless men and women including those with HIV/AIDS. It provides free medical care, as well as social and residential services to the homeless and destitute. This program serves as many as 25,000 clients per year.

Turning Point of Central California, Inc. - This program provides comprehensive transitional housing coupled with long term comprehensive social, economic and rehabilitative services. The goal is to aid dually diagnosed homeless clients including those affected by AIDS or HIV through rehabilitation and until they can live independently.

Marjaree Mason Center (MMC) Transitional Emergency Program - This program provides food and shelter, intensive counseling, education, mental health assistance, addiction recovery, and other basic needs. The MMC provides a safe environment to women and children who are victims of domestic violence. This program includes 24 hour crisis intervention, community education, legal assistance, and counseling services.

Fresno County Economic Opportunities Commission (EOC) Sanctuary – This program provides shelter and assistance for the homeless with emphasis on youth.

Spirit of Woman of California, Inc. - This program provides residential treatment and shelter for women and their children.

The Housing Authorities of the City and County of Fresno - Plaza Emergency Housing Center - The Plaza Emergency Housing Center, owned by the Housing Authority, provides housing to adults with children who are without housing or money. Clients can refer themselves, or be referred by other agencies in the community. The Housing Authority contracts with the County of Fresno Human Services System to determine the eligibility of families for emergency housing and provide supportive services.

Other service providers who were contacted during the Plan consultation process include, but are not limited to, WestCare, Veteran's Crisis Center, Central Valley Association for Community Services, the Evangel Home, The Way Ministries, World Impact, Victory Life Fellowship L.I.F.E Recovery Home, Fresno Rescue Mission, Catholic Charities, Light Line United Mission, Community Food Bank, Fresno County OAS, Frances X. Singleton, VA Medical Center, Central San Joaquin HIV Consortium, LOVE, Inc., Fresno County Emergency, Housing Assistance Corporation, Hmong Youth Foundation, Howard House, Foundation of Fresno, The Ark, Fresno/Calwa Community Outreach, Institute for Veteran Transition, Habitat for Humanity, Consumer Credit Counseling Services Housing Center, The McFarley, Christ in You, the Hope & Glory Ministry, Genesis, Inc., the Salvation Army, Holy Cross Shelter for Women, Fresno County Human Services Agency, and Fresno Unified School District.

Homeless needs and statistics are summarized as follows:

- According to the Centers for Disease Control (CDC) and Fresno County, the number of persons diagnosed with HIV in Fresno County is between 1,700 and 2,300. According to the Central Valley AIDS Team, the number of persons diagnosed with HIV/AIDS in Fresno County from June 2002 to April 2004 is 515. Sixty-seven persons with AIDS are estimated to be homeless.
- The approximate ethnic makeup of HIV/AIDS persons is 36% White, 32% Hispanic, 21% African American, 1% Asian, and 2% Native American. The CDC estimates that 50% of those infected with HIV will develop AIDS in 10 years. Based on estimates of those infected by HIV, between 3,250 and 6,000 persons could have AIDS in Fresno County in the next decade. The exact number of homeless persons and families infected or affected by HIV or AIDS is unknown.
- The National Commission on AIDS has reported that nationwide one-third to one-half of all people with AIDS are homeless or in imminent danger of becoming homeless. Approximately 30% of AIDS patients were reported to be living in expensive acute care facilities because there were few residential care opportunities. There are service providers in the Fresno area (see Appendix B for more specific information), several of which receive grants from the City, who are providing shelter, care and counseling to AIDS patients who are homeless or threatened with homelessness.
- At least 8,824 homeless persons reside in the City (2000 Census). In 2002, Continuum of Care, the Fresno Unified School District reported that 3,500 schoolchildren are homeless. Most of these are the children of resident or migrant farm workers. Others are from families suffering from spousal abuse or are runaways. In 2002, the COC estimated that 19,066 persons within Fresno and Madera Counties are homeless.
- The facility and service needs of the homeless population are many and varied. Most persons and families are homeless because of poverty, poor credit, expected or unexpected decreases in income or earning power, mental disabilities, alcohol and drug abuse, criminal records, and domestic violence. Some children have run away from home. There is a need for emergency shelter, accessible shelters, transitional housing, life skills mentors, and child care during rehabilitation programs, insurance coverage, places to use as addresses or receive mail, and programs to stimulate and foster family and other support networks.
- There is a need to address shelter restrictions which separate families, pets, and care givers thus undermining support networks, family structures, and removing emotional support and comfort.

- There is a need for credit counseling and a network to assist homeless persons and families with obtaining personal paperwork, such as birth certificates, military information, and social security information.
- Transitional housing and persons transitioning from homelessness need to be integrated into residential neighborhoods where job and affordable housing opportunities exist.
- There is a need to improve the communication and service delivery capability of agencies and organizations that provide programs to assist the homeless, or those threatened with homelessness. (December 1999 AI)

Table 7 – Homeless Needs Data

| Fresno/Madera Continue of Care: Gaps Analysis Exhibit 1. Section 4.a May 8, 2000 | | Estimated Need | Unmet Need | Priority |
|---|------------------------------|----------------|------------|----------|
| Beds/Units | Emergency Shelter | 1,553 | 553 | L |
| | Transitional Housing | 1,523 | 775 | M |
| | Permanent Supportive Housing | 1,880 | 3,860 | L |
| | Total | 44896 | 5,175 | |
| Supportive Service Slots | Job Training | 3,799 | 2,053 | L |
| | Case Management | 5,600 | 2,800 | H |
| | Substance Abuse Treatment | 1,686 | 2,300 | M |
| | Mental Health Care | 1,409 | 828 | L |
| | Housing Placement | 5,124 | 890 | H |
| | Life Skills Training | 1,989 | 940 | H |
| | Other (Education) | 2,778 | 730 | M |
| | Other (Transportation) | 3,735 | 1,140 | H |
| | Chronic Substance Abusers | 1,250 | 670 | L |
| | Seriously Mentally III | 1,409 | 740 | M |
| | Dually-Diagnosed | 767 | 640 | H |
| | Veterans | 1,538 | 705 | M |
| | | | | |
| Sub-populations | Persons with H I V/AIDS | 99 | 325 | M |
| | Victims of Domestic Violence | 179 | 80 | H |
| | Youth | 1,200 | 450 | H |
| | Elderly | 700 | 200 | M |
| | Ex-Offenders | 337 | 90 | L |
| Persons in Family with Children | | | | |
| Beds/Units | Emergency Shelter | 962 | 410 | L |
| | Transitional Housing | 1,329 | 700 | M |
| | Permanent Supportive Housing | 1,106 | 1,500 | H |
| | Total | 2,397 | 2,610 | |
| Supportive Services Slots | Job Training | 3,799 | 550 | L |
| | Case Management | 1,800 | 920 | H |
| | Substance Abuse Treatment | 1,686 | 310 | L |
| | Mental Health Care | 2,068 | 160 | L |
| | Housing Placement | 5,1024 | 1,130 | H |
| | Life Skills Training | 1,989 | 820 | M |
| | Other (Education) | 2,778 | 530 | H |
| | Other (Transportation) | 3,735 | 1,050 | H |
| Sub-populations | Chronic Substance Abusers | 1,250 | 390 | M |
| | Seriously Mentally III | 1,409 | 340 | M |
| | Dually-Diagnosed | 476 | 210 | H |
| | Veterans | 501 | 50 | L |
| Sub- populations | Persons with HIV/AIDS | 99 | 50 | L |
| | Victims of Domestic Violence | 1,622 | 390 | H |
| | Youth | 300NF | 60 | M |
| | Elderly | 20NF | 10 | L |
| | Ex-Offenders | 1,056 | 60 | M |
| | | | | |
| | | | | |

C. Public and Assisted Housing Needs.

Housing Authority. The City does not provide public housing. This service is provided by the Housing Authority of the City and County of Fresno. The Housing Authority develops and publishes its own Con Plan which is referred to as the Annual/ Five Year Plan. The City has certified that the Housing Authority's Plan is consistent with the City's Plan (See Appendix D).

The following discussion includes background data provided by the Housing Authority in 2004, in addition to needs statements.

Statistics.

- The Housing Authority owns 50 multifamily housing complexes with 5,775 units. One thousand two-hundred and thirty-two (1,232) have one bedroom, 2,410 have two bedrooms, 448 have three bedrooms, 103 have four bedrooms, and 50 have five bedrooms. The Authority also owns 141 single family homes scattered throughout the City. See Table 8a for a listing of units by Zip Code.
- Within the City, in 2003, the Fresno Housing Authority provides Section 8 rent subsidies to 6,007 families. According to statutory changes included in the Work Responsibility Act of 1998, housing authorities must issue 75% of new vouchers to families with incomes below 30% of the median family income. This goal could not be achieved because the Housing Authority has not issued any new vouchers.
- One out of every four persons living in Fresno County is receiving public assistance. (By definition, unemployed persons do not include persons receiving public assistance.) As of June 1999, 69,680 adults received public assistance in Fresno County. When children are included, the number increases to 199,251 which are 25% of Fresno County's 799,222 population.
- A minimum wage earner working full time at \$6.75 per hour may earn \$14,040 each year. The average CalWORKS/Welfare to Work grant recipient earns \$7,584. The large number of unemployed persons in Fresno County has depressed the median family income to the extent that full-time employment at minimum wage disqualifies a family of three from receiving a voucher because they are over (30% MFI) income. Add any public assistance to the family's annual income and even part-time employment disqualifies them from participating. CalWORKS participants working part time at minimum wage do not qualify for this assistance.
- The Housing Authority recently received a waiver of the 75% at 30% MFI benefit of Yosemite Village, a southwest Fresno multifamily complex that is severely distressed and in urgent need of repair. Built in 1952, portions of Yosemite Village are functionally obsolete. The Housing Authority is proposing to demolish 65 of the 113 existing units

and modernize those that can be statutory requirement for the 1,400 recently received Welfare-to-Work vouchers. Because Fresno County's median family income is extremely low, the Housing Authority will be requesting in the year 2000 that the income criteria for administering the rest of the Section 8 program be changed to 100% at 50% MFI.

- The Housing Authority administers Certificate, Voucher, Over Fair Market Tenancy, Beyond Housing, and Family Unification programs.
- The Housing Authority's Emergency Housing Program includes operation of the Plaza Apartments. This accessible 24-unit apartment complex is used to provide housing and supportive services to adults and children who are without money.
- The Housing Authority owns, manages and maintains a 40-unit farm labor housing complex on the western edge of the City.
- The Housing Authority manages 50 multifamily units financed by California Housing Finance Agency and subsidized by the Section 8 New Construction program.
- Maps 11a and 11b show the location of the majority of the assisted units provided pursuant to Section 8, Title II of the National Affordable Housing Act and the distribution of Housing Authority units.
- The Housing Authority provides home ownership opportunities with four programs that assist low income first time home buyers. Eight (8) single family homes will eventually be sold to public housing residents through the Home Ownership Opportunities Program. Title has already been transferred to 64 families and another 70 are actively participating in the program. Housing Opportunities for People Everywhere (HOPE 3) has provided site acquisition, relocation and rehabilitation of freeway houses, and training to teach renters the skills necessary to own a home. Through this program, 32 purchased homes have been sold to low income families.
- The Housing Authority administers a Mortgage Credit Certificate (MCC) program which provides first time home buyers with a federal tax credit equal to 15% of the annual interest paid on the first mortgage loan. The Housing Authority has developed a Homeownership Training Program (HTP) to teach renters throughout the community the skills necessary to own a home. Five hundred and seventeen (517) families have completed the HTP.
- The Housing Authority is preparing a HOPE VI application to HUD for the reconfigured to meet current housing demand, for example, large units for large families. Because of its age, lack of market amenities and less than desirable location, the Housing Authority is having difficulty keeping the complex fully occupied despite the great demand for assisted housing in the community. The Housing Authority is seeking funds from a variety of sources in order to affect a complete redesign of the complex. The proposed site plan includes 81 units, an early learning center and an adult education center.

- The Housing Authority, working through a nonprofit affiliate, the Housing Assistance Corporation, has been instrumental in adding 872 units to the City's affordable housing stock. These units were acquired and rehabilitated using the Section 42, Low Income Housing Tax Credit Program. In addition, on July 20, 2004, the City approved an application from the Housing Assistance Corporation using CHDO funds in acquiring a deteriorated 60 unit apartment complex, razing it and reconstructing 48-three bedroom units on the site.

Needs.

- The Housing Authority has a waiting list of more than 12,090 families who need Section 8 voucher assistance. The Housing Authority expects to receive 1,764 vouchers by July 1, 2000. (according to recent 2004 information, they no longer have a waiting list)
- There is a need for more housing assistance vouchers and affordable public housing projects. (December 1999 AI)
- High unemployment rates cause Fresno County's median family income to be extremely low, there is a need for the income criteria for administering the Section 8 program to be changed to serve all persons at 50% MFI so that families in need may qualify for vouchers.
- There is a need to obtain more funding for Housing Authority programs including education, family unification, youth mentoring, job skills and counseling.
- There is a need to continue to coordinate programs with other agencies. (December 1999 AI)
- There is an urgent need to revitalize severely distressed housing units.

Other Assisted Housing.

According to the 2000 Con Plan, there are currently 13,040 housing units within the City which have been assisted through various governmental programs other than those operated by the Fresno Housing Authority and Section 8 subsidized housing. HUD does not currently believe that there is substantial cause for concern regarding the loss of federal subsidized housing in Fresno (caused by loan prepayments) because of the existing economic climate. Nevertheless, the City will need to continue to monitor conditions that could lead to the loss of subsidized housing units. There is a need to monitor the potential conversion of subsidized affordable housing units to market rate housing and to work to replace any affordable units that are lost. (1995 Con Plan)

MAP 11a
2000 Percent
Two or More Races By Block
Group

MAP 11b
2000 Percent
Two or More Races By Census
Tract

Table 8a – Housing Owned by the Housing Authority by District, March 2003

| District | Type of Complex | Zero BR | 1BR | 2BR | 3BR | 4BR | 5BR+ | Total Units |
|------------|-----------------|---------|-----|-----|-----|-----|------|-------------|
| District 2 | public housing | | 82 | 247 | 195 | 50 | 4 | 578 |
| District 3 | public housing | | 88 | 269 | 151 | 53 | 15 | 576 |
| TOTAL | | | 170 | 516 | 346 | 103 | 19 | 1154 |

Table 8b – Section 8 Assisted Housing Units, March 2000

| Zip code | Zero bdrm | 1 bdrm | 2 bdrm | 3 bdrm | 4 bdrm | 5 bdrm | 6 bdrm | Total Units |
|--------------|-----------|--------------|--------------|--------------|------------|------------|------------|--------------|
| 93701 | 1 | 14 | 66 | 71 | 32 | 9 | 2 | 195 |
| 93702 | 3 | 57 | 247 | 296 | 66 | 54 | 13 | 736 |
| 93703 | 0 | 55 | 179 | 134 | 29 | 13 | 4 | 414 |
| 93704 | 1 | 24 | 88 | 76 | 13 | 7 | 1 | 210 |
| 93705 | N/A | 41 | 190 | 200 | 26 | 5 | 2 | 464 |
| 93706 | N/A | 15 | 149 | 230 | 65 | 17 | 2 | 478 |
| 93707 | N/A | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| 93710 | N/A | 20 | 75 | 44 | 18 | 5 | 1 | 163 |
| 93711 | 4 | 11 | 15 | 32 | 6 | 1 | 1 | 70 |
| 93720 | N/A | 3 | 7 | 17 | 3 | 0 | 0 | 3 |
| 93721 | N/A | 34 | 10 | 7 | 0 | 0 | 0 | 51 |
| 93722 | N/A | 18 | 135 | 294 | 25 | 1 | 1 | 474 |
| 93725 | N/A | 6 | 45 | 132 | 31 | 3 | 0 | 217 |
| 93726 | N/A | 99 | 194 | 165 | 72 | 9 | 0 | 539 |
| 93727 | 4 | 159 | 398 | 186 | 56 | 26 | 7 | 836 |
| 93728 | 6 | 11 | 68 | 112 | 12 | 14 | 3 | 226 |
| 93650 | N/A | 2 | 18 | 23 | 7 | 9 | 8 | 67 |
| Total | 83 | 1,232 | 2,410 | 1,513 | 366 | 138 | 294 | 5,775 |

Table 8c – Federal Funded Assisted Housing

| Name | Address | # Units | Census Tract | Code Section/ Target Group | Maturity Date |
|---------------------|-------------------------------|---------|--------------|---|---------------|
| Bigby Villa | 1329 Florence | 180 | 9.0 | 236(j)(1)/ Lower Income Families | 11/01/2012 |
| Californian | 851 Van Ness | 218 | 1.0 | 221 (d)(3)/ Moderate Income & Displaced Families | 06/01/2014 |
| Cedar Gardens | 4327 Cedar | 146 | 53.01 | 221(d)(3) Urban Renewal Co-op | 05/01/2011 |
| Dakota Meadows | 2234 W. Dakota | 40 | 47.2 | 221 (d)(4)/ Moderate Income & Displaced Families | 09/01/2023 |
| Dakota Woods II | 2021 W. Dakota | 200 | 47.2 | 221 (d)(4)/ Moderate Income & Displaced Families | 04/01/2022 |
| Delno Terrace | 1 480 N. Delno | 61 | 21 | 208/81 1 Direct Loans for Housing for the Elderly/ Low Income | 09/01/2026 |
| El Cazador | 4851 N. Cedar | 100 | 53.02 | 223(c)/221(d)(3) Urban Renewal | 04/01/2010 |
| Fountain West | 2530 W. Fountain Way | 72 | 47.02 | 236(j)(1)/ Lower Income Families | 10/01/2012 |
| Fresno Village | 1917 S. Chestnut | 557 | 14.05 | 236(j)(1)/ 202 Elderly Hsg. | 01/01/2012 |
| Halcyon | 3975 E. Dakota | 50 | 52.01 | 236(j)(1)/ Lower Income Families | 10/01/2012 |
| Hope Manor | 1665 M Street | 205 | 6.0 | 232 Nursing Home | 11/01/2017 |
| Huntington Park I | 2881 Huntington Blvd. | 124 | 5 | 221 (d)(4)/ Moderate Income & Displaced Families | 04/01/2018 |
| Huntington Park II | 2909 Huntington Blvd. | 93 | 5 | 221 (d)(4)/ Moderate Income & Displaced Families | 10/01/2020 |
| Keamey-Cooley Plaza | 720 W. Hawes Ave. | 150 | 7 | 236(j)(1)/ Lower Income Families | 06/01/2013 |
| Kings Canyon | 5271 Kings Canyon Rd. | 74 | 14.06 | 236(j)(1)/ Lower Income Families | 09/01/2014 |
| Lakeview I | 1050 W. Griffith Way, Suite 1 | 100 | 48 | 236(j)(1)/ Lower Income Families | 12/01/2014 |
| Lakeview II | 1070 W. Griffith Way | 100 | 48 | 221 (d)(4)/ Moderate Income & Displaced Families | 06/01/2019 |
| Lula Haynes Plaza | 855 E. Lorena St. | 46 | 9 | 202/8 Direct Loan/ Elderly/ Handicapped | 10/01/2023 |

Table 8c – Federal Funded Assisted Housing

| Name | Address | # Units | Census Tract | Code Section/ Target Group | Maturity Date |
|---------------------------|-------------------------|----------------|--------------|--|---------------|
| Martin Luther King Square | 816 E. Florence Ave. | 92 | 9 | 23600/ Lower Income Families | 09/01/2014 |
| Masten Towers | 1240 Broadway | 206 | 1 | 23600/ Lower Income Families | 01/01/2015 |
| Millbrook Park | 7077 Millbrook Ave. | 75 | 4402 | 221 (d)(4)/ Moderate Income & Displaced Families | 05/01/2020 |
| North Valley Gardens | 5270 San Pablo Ave. | n/a | n/a | 23600/ Lower Income Families | 08/01/2015 |
| Pacific Gardens | 5161 E.Kings Canyon Rd. | 56 | 29.01 | 23600/ Lower Income Families | 04/01/2011 |
| Papillon | 5464 N Figarden | n/a | n/a | 542(c) Risk sharing | 08/01/2025 |
| Parkside Villas | 310 W.Dakota | n/a | n/a | 221 (d)(4)/ Moderate Income & Displaced Families | 06/01/2022 |
| Pleasant View | 3513 N.Pleasant | 60 | 4702 | 221 (d) 3/8 Lower Income | 01/01/2010 |
| Pleasant Village | 3665 N. Pleasant | 100 | 47.02 | 23600/ Lower Income Families | 08/01/2015 |
| Riverview | 8088 N. Poplar Ave. | n/a | n/a | 223(a)(7)/221(d) (4) market/ moderate income | 08/01/2025 |
| San Jose Plaza | 3515 W. San Jose | 176 | 42.03 | 221 (d)(4)/ Moderate Income & Displaced Families | 08/01/2026 |
| Silvercrest Fresno | 1824 Fulton St. | 158 | 6 | 202/8 Direct Loan/ Elderly/ Handicapped | 12/01/2019 |
| Somerford Place | 6075 N. Marks | n/a | n/a | 232 Assisted Living | 11/01/2036 |
| Sunnyside Glen | 5700 Balch Ave. | 74 | 14.03 | 202/8 Direct Loan/ Elderly/ Handicapped | 07/01/2020 |
| Twilight Haven | 1717 S. Winery Ave. | 32 | 14.05 | 202/8 Direct Loan/ Elderly/ Handicapped | 01/01/2001 |
| Westgate Gardens | 846 E. Belgravia Ave. | 100 | 9 | 221 (d)(4)/ Moderate Income & Displaced Families | 02/01/2010 |
| Winery | 1275 Winery Ave. | 248 | 14.05 | 221 (d)(4)/ Moderate Income & Displaced Families | 02/01/2018 |
| Woodlands | 3555 W. Bullard Ave. | 246/49 assist. | 4202 | 207/223(f) Assisted/Other | 05/01/2032 |

D. Obstacles and Barriers to Affordable Housing.

- It is not enough to identify affordable housing needs. There is a need to identify social, economic and other obstacles that may keep the City and the community from meeting those needs. Once identified, the City needs to continue to develop strategies to overcome challenges and meet housing and community development needs.

The following list summarizes the results of research and consultation among individuals, organizations and agencies.

- There are not enough interested or qualified private and nonprofit affordable housing builders. More need to be recruited and provided with financing and technical assistance. (December 1999 AI, 1995 Con Plan)
- Lots in affordable neighborhoods are often unattractive for infill housing due to blight, inadequate infrastructure and low return on investments. This produces a need for public subsidies. (1995 Con Plan)
- There is a need to continue to identify and remove disincentives to housing construction, retrofitting, and upgrades, such as fines, and code requirements, and replace them with incentives for construction, rehabilitation, code compliance, and rental of affordable and accessible housing.
- There is a need to continue to improve federal, state and local tax policies affecting land and other property, land use controls, zoning ordinances, building codes, code enforcement, fees and charges, growth limits and plans, and other policies that affect the return on residential investment. (December 1999 AI).
- The permitting and financing processes for affordable housing and revitalization projects need to be simplified. For example, due to existing state and federal requirements, there are needs to access multiple layers of financing vehicles or methods to finance a single affordable housing project.
- The City needs to reevaluate all types of special or conditional use permits requirements to determine if they are needed, (December 1999 AI) and to identify and develop resources for assisting with permit funding for low income families or affordable transitional, supportive or other housing projects.
- There is a need to continue to work to assist low income home owners, including those with disabilities, with understanding, acquiring and funding building permits for rehabilitation or accessibility upgrade projects. (December 1999 AI)
- There are some public housing units that cannot be fully occupied without revitalization.

- There is a need to continue to help the community view the City as a resource rather than feel intimidated by its processes.

E. Fair Housing.

Fair housing means that all people regardless of race, color, religion, gender, disability, familial status, sexual orientation, source of income, or national origin have equal access to housing opportunities, and are protected from hate crimes (Ralph and Banes Acts). The City, through its policies, programs and practices, supports and promotes this objective and has certified that it will affirmatively further fair housing as a condition of receiving federal funds.

The City currently utilizes the services of the Fair Housing Council (FHC) to monitor and investigate housing complaints, and has used the Community Housing Leadership Board in the past. The City will continue to secure services from the FHC or another provider throughout the life of the Con Plan. Data and services provided by the State of California Department of Fair Employment and Housing (DFEH) are also used. The following data summarizes input from those sources, the AI, and those who participated in the Con Plan's outreach sessions and hearings. It also includes an assessment of fair housing needs.

- There is a need for the State Department of Fair Employment and Housing to provide a location in Fresno where housing complaints can be filed.
- The DFEH reported a total of eighteen (18) housing discrimination complaints for the period 2001-2002. Thirteen (13) complaints involved legal action. The FHC reported a total of one hundred and sixty six (166) housing discrimination complaints filed during the one program year covered by the 2000 through 2001 period. It is estimated that the two agencies recorded approximately two hundred and nine (209) complaints for the period 2000 through 2002. (2001 CAPER)

The DFEH reported that of the housing complaints filed from July 1, 2001 through June 30, 2002, 10 related to evictions, 5 to harassment, 5 for refusal to rent, 3 for denied reasonable accommodation, 2 for unequal terms and 1 for unequal access to facilities. Of these, 2 were filed by Caucasians, 1 by Hispanics, 5 by African Americans, 1 by Asian Americans, and 9 were unknown. Of these complaints 4 were related to familial status, 6 to disability, 2 to national origin or ancestry, 6 to race or color, 1 to association, 3 to retaliation, 3 to sex. (Please note that the number of bases for complaints may be greater than the total number of complaints filed during any period because each complaint may contain as many as four (4) bases.) (2001 CAPER)

The FHC registered 1578 complaints between 2000 and 2001. Of those that were investigated, 55 were from African Americans, 21 from Caucasians, 34 from Hispanics, 7 from Asians and 9 were not disclosed by the complainant. The available data for bases of complaints were: 44 based on race, 21 relating to color, 3 on gender, 19 on familial status, 11 on national origin, 3 on religion, 45 on

disability, and 18 other. (Source: 2001 City Consolidated Annual Performance and Evaluation Report).

- Thirteen fair housing lawsuits have been filed since 2001: two was settled by consent decree; ten are in process. Another suit was withdrawn with resolution. (2001 CAPER)
- There is a need to continue to work to eliminate all covert and overt housing discrimination. (December 1999 AI)
- There is a continuing need to document, investigate and monitor registered complaints of housing discrimination including the implementation of programs for recognizing, monitoring and deterring discrimination even in its subtlest forms. (December 1999 AI)
- There is a need to prevent property owners from creating substandard housing conditions or engaging in illegal rental practices. Immigrants are more likely to be affected because they are often afraid to exercise rights that they have or don't understand their responsibilities.
- There is a need to monitor property owners to ensure that they are not taking unfair financial advantage of General Assistance payment or voucher programs.
- The City needs to strengthen rental housing programs. (December 1999 AI, 1995 Con Plan)
- Nonprofit organizations who have assumed the role of public service providers and advocates for the needy, persons with disabilities, elderly, low-income, minority, homeless and other target groups need more financial and technical support. (December 1999 AI, 1995 Con Plan)
- There is a need to increase public and private commitment to fair housing and affordable housing. (December 1999 AI)
- There is a need to reach more persons, including, the homeless, migrant farm workers, persons with disabilities, non English-speaking households, minorities and others, and educate them regarding their housing rights and responsibilities, and available support and education programs. Service providers have established services but the network needed to identify and coordinate service delivery is inadequate. (December 1999 AI)
- There is a need for more education regarding the causes of homelessness.

- There needs to be ongoing education regarding the specifics of transitional and supportive housing and its actual positive or negative impacts upon neighborhoods to foster support for needed housing projects and to dispel Not In My Backyard (NIMBY) myths. (December 1999 AI)

F. Lead-Based Paint.

- Per the 1995 Con Plan, the federal government banned the use of lead-based paints in residential construction in 1975. In 1991, a Congressional report disclosed that 90% of the houses constructed before 1940, 80% of those constructed between 1940 and 1959, and 62% of those constructed between 1960 and 1979 were likely to have lead in interior or exterior paint finishes. Lead-based paint in or on the exterior of homes and accessory buildings creates a potential health threat especially when painted surfaces are disturbed or deteriorating.
- Flaking paint is especially hazardous to toddlers who may ingest or chew on the flakes or flaking/disturbed areas. High levels of lead in the bloodstream cause significant adverse and irreversible health impacts. These include loss of long term memory, lower IQ, reading and other learning disabilities, decreased attention spans, hyperactivity and aggressive or overly passive behaviors.
- Potentially, 55% of all residential units in the City may have lead-based paint with an estimated 41,103 children age 5 and under occupying units constructed before 1950. As of July 1993, the Health Department had identified 60 children with blood levels above state thresholds. However, results of health studies undertaken by the Fresno County Child Health Disability Prevention Program in 1992, and the Community Health Department in 1993 indicated that most children with high levels of lead in their blood were new residents.
- It was determined that most persons with high lead levels were Hispanic. The latter fact pointed to the possibility that lead levels could be caused by cultural practices rather than by lead-based paints. One possibility, for example, is the use of Mexican pottery with lead-based glazes for storing water and other foods and as dinnerware. Some candy contains lead. Another problem is the use of cosmetics, powders or household products processed with, or containing, lead. The studies concluded that lead-based paint was not a widespread threat to households in the City. (December 1999 AI, 1995 Con Plan)
- The County Community Human Services System assists residents who discover lead-based paint problems with the identification of appropriate remediation strategies. That Department is pursuing an aggressive program to identify and remediate identified problems.

- The City inspects for lead-based paint, asbestos and other safety hazards consistent with state law and City building ordinances. If a problem is identified, the City can work with the household or property owner to remediate the problem. The Fresno Rental Housing Association is working to educate property owners and property managers regarding lead poisoning and abatement issues, laws and regulations. The Community Resource Guide for Lead Poisoning Prevention in California (CRG) contains useful information regarding lead poisoning issues, prevention, identification, education, and remediation.

Lead-based paint issues and needs are summarized as follows:

- Seventy-two thousand (72,000) dwelling units may contain lead-based paint (1991 Congressional Report and 1990 Census).
- Twenty-six thousand six hundred thirty-five (18,107) low-income families and 41,103 children age five and under occupy these units (CRG and 1990 Census).
- Approximately, 3,506 children in Fresno County are estimated to have elevated lead levels (National Health and Nutritional Examination Survey).
- As of 12/31/99, 88% of lead burdened children were Hispanic, 80% and 20% Others (County Human Services Agency).
- Most identified cases of lead poisoning have been determined to have resulted from ingestion of lead from a source other than paint, or to have occurred before the affected individual moved to the Fresno area. (County Human Services Agency)
- There is a need to provide lead poisoning prevention and abatement education programs for apartment owners and managers, the Hispanic community, and parents through literacy and English as a Second Language classes.
- There is a need to work with Fresno County mental health officials and the Housing Authority to develop a method to ensure that dwellings known to present unsafe lead conditions (flaking paint, disturbed surfaces, contaminated soils) for children cannot be occupied by children until the problem is abated.

G. Community Development Needs.

Older neighborhoods with the greatest amount of affordable housing stock also contain the greatest number of nuisance violations, blighted sections, abandoned businesses and substandard housing. There is often inadequate infrastructure (sidewalks, streets, sewer, drainage, parks, and other physical

facilities). These problems act as deterrents to reinvestment in these neighborhoods by the private sector without subsidies from the public sector. Outdated land use plans, expensive or inefficient development processes, zoning ordinances that discourage housing innovation and affordable housing construction, and inflexible building codes can thwart any jurisdiction's efforts to meet housing and community development challenges.

Building codes are intended to protect the public health and safety. Proper implementation of fire, water and other regulations ensures that housing is safe and livable over the long term. It is the City's responsibility to ensure that codes are implemented including regulations required by state and federal legislation while ensuring that housing programs are facilitated.

The City is requiring code conformance in new construction and working to improve code compliance during rehabilitation, code enforcement and modernization programs. The City has initiated a comprehensive, multi-year program to revitalize neighborhoods through infrastructure improvements, code enforcement and community sanitation, make communities safer, update land use plans and zoning ordinances, and stream line the development processes.

- The following section summarizes conditions, needs, and areas where more improvement is needed (Please note that several development and ordinance issues are included in Section D, Obstacles and Barriers to Fair Housing, rather than in this section.):
- There are a substantial number of neighborhoods in need of revitalization. (December 1999 AI)
- There is a need to provide more public facilities and infrastructure improvements in devitalized or blighted areas (December 1999 AI).
- Low-income and minority households are often concentrated in older, more affordable neighborhoods often lacking sidewalks, accessibility features, curbs and gutters. More funds and programs need to be directed to neighborhoods double penalized by poverty and lack of services. (December 1999 AI)
- Persons with vision impairments including poor night vision need road, building address and other signage with larger print or better color choice. Traffic signals need to be audible and timed to permit persons with disabilities to safely cross streets, hand-operated pedestrian signals need to be placed low enough for children and persons in wheelchairs, and all crossings need to be ramped.
- There is a need for more parks in older neighborhoods, utilization of joint park/flood control use options especially in neighborhoods developed prior to the creation of the

Fresno Metropolitan Flood Control District, and joint park/school playground uses. There is a need to explore Quimby Act (state law permitting set asides of park acreage park funding for new residential development) opportunities.

- More drainage infrastructure needs to be completed in areas developed prior to creation of the Fresno Metropolitan Flood Control District.
- There is a need for more bus service during currently unserved times, more frequent service, and more convenient service. (December1999 AI)
- The Handy-Ride transit system needs to be structured to ensure that users can (1) expect to reach destinations within a reasonable time frame, (2) not spend unreasonable lengths of time waiting for service and (3) use it for transportation to employment. (December 1999 AI, and working session input)
- Economic conditions in the Central Valley are not improving as quickly as other sections of the state and country. Thus, there is a significant need to increase the number and types of jobs that are available, and to provide more training and the transportation necessary to find and maintain employment. (1999 AI)
- Poverty is increased in low income areas because of devitalized businesses, lack of nearby employment, and insufficient public transportation. The focus of private sector driven housing and business development is on areas that are largely inaccessible to low income households because of housing costs or an inadequate transportation network. There is a need for more incentive programs, economic development and redevelopment projects and programs that attract jobs to areas where affordable housing is located. (December 1999 AI)
- Unemployment (11-14%) is much higher in Fresno than the rest of the state (3-6%) and nation. The State Employment Development Department reported, in January 2000, that 26,140 persons (14.1% of the labor force) who were actively seeking work could not find a job. There is a need to attract diverse economic and employment opportunities that provide a substantial number of jobs that (1) provide steady employment, (2) pay high enough wages to enable workers to secure and maintain safe, decent and affordable housing, or (3) provide career opportunities for diligent workers.
- There is a need to attract more industry.
- There is a need for more neighborhood commercial (drugstores, markets as examples) and other small businesses in the downtown area and older neighborhoods.

- There is a need to try more innovative programs, such as mixed uses within structures, and mixed income developments, and promote mixed income neighborhoods particularly in downtown and central neighborhoods.
- The three agencies (City, Housing Authority, RDA) that are best suited to provide housing and housing assistance need to develop an integrated, method for integrating plans and programs, and better, leveraging, integrating or pooling funds.
- There is a need for more on-the-job training and the provision of incentives to employers who provide such training. (December 1999 AI)
- Persons with disabilities are often placed in low paying jobs or jobs with little or no career opportunity. There is a need to develop better job placement and training opportunities for this group. There is a need to include more incentives for hiring persons with disabilities in programs funded by the City.
- A substantial amount of land located in low income neighborhoods is underutilized or occupied with substandard structures needing continued demolition efforts. (December 1999 AI)
- To continue to reduce blight and improve public health and safety, there is an ongoing need to augment code enforcement resources so that actions to remove abandoned, boarded up homes, unsafe structures, and remove significant nuisance violations, can be accomplished more rapidly. (December 1999 AI)
- In 1999, the Code Enforcement Division responded to approximately 2,600 housing code complaints related to health and safety issues involving both single family and multi-family residential units. Staff effort focused on the investigation and correction of all substandard conditions. During remediation actions, the City needs to continue to advise property owners of funding resources available to upgrade homes and apartments to include accessible features. (December 1999 AI).
- Building codes and code enforcement rules need to be continually reviewed (December 1999 AI) for more flexibility particularly in terms of meeting the needs of neighborhoods with different cultural or socioeconomic perspectives and objectives.
- Permit processes and compliance with existing zoning and building code regulations are reportedly discouraging people from repairing homes and building supportive housing, in areas where the City most desires these projects. Exceptions for staged property improvements or staged code compliance actions, grace periods, mixed use development, fully independent accessory dwellings/granny flats, multiple uses of

schools, flood detention facilities, or other public buildings and facilities, and variances for horticulture and animal husbandry in certain areas, are expressed needs.

- There is a continued need to balance positive incentives with penalties when implementing code enforcement.
- Consistency continues to be important in explaining and applying City Ordinances.
- There is an underlying inability for the City to maximize the potential for zoning, building and safety codes to positively impact housing supply and programs due to outdated U.S. Census data, General Plan and General Plan Housing Element. (December 1999 AI)
- Although City programs have been extremely successful in reducing crime, there is a need to make neighborhoods safer by improving law enforcement programs. Community oriented and effective programs, such as DCST, need to be considered for more areas to decrease crime and promote community trust. (1999 AI, 1995 Con Plan)
- There is a need for more positive education, recreation and other activities, and for community service requirements, for youth. (December 1999 AI, 1995 Con Plan and 2000 consultations)

H. Coordination and Communication.

In 1989, a coalition of 41 agencies and nonprofits interested in the needs of the homeless and those threatened with homelessness identified the need for coordinated and computerized service delivery as critical to serving their client base. Since that time, coordination has improved. In 2000, homeless service providers indicated that the existing network needs to be broadened and enhanced. The Fresno Continuum of Care is currently working on a project to, in part, address this need.

In 1997, the County of Fresno Human Services System reported that the siting of social services was a major constraint to the provision of a variety of health and human services programs including welfare, training, medical, housing, counseling and substance abuse. It was determined that most service centers are centralized and therefore difficult for service users to access. Clients who most needed services, such as large low-income families, those with children, the elderly and persons with disabilities often cannot afford cars and have difficulty using transit. Clients are also required to travel to different locations for each type of service. The County is currently establishing decentralized one-stop service centers. The first center of several centers opened in 1999. There is a need to improve communication among these service providers, the City, and others.

In 2000, during outreach and consultations for the Con Plan, individuals and organizations cited fragmentation of service delivery, inadequate communication among service providers, the

community and clients, and lack of community involvement as significant deterrents to meeting housing and community development objectives. The need to involve more persons from all ethnic, minority and cultural groups in plan and program development and implementation was also reported.

There is a need to hear, reengage and empower discouraged individuals, nonprofits, groups and neighborhoods. Community leaders, nonprofits, City staff, and other organizations and agencies voiced the need to establish or reopen responsive and effective communication channels among community members, neighborhoods, service providers, public agencies and other groups who can positively impact housing and community development programs.

Data analyzed in the AI indicated that there was a need to encourage more ethnic participation in decision making, and to diversify the composition of appointed committees, boards and commissions that affect housing and community development decision making processes. A significant concern was the need to engage recent Asian American immigrants in efforts to address housing issues.

The following items summarize identified needs.

- There is insufficient participation of low-income and minority volunteers in housing planning, programs and decision making processes (December 1999 AI).
- According to the City, 33% of the City's 213 appointed decision makers (housing and community development) were Caucasian as compared to 50.2% of the population as a whole; 16.6% were African American as compared to 8.4% of the total population, 33.3% were Hispanic compared to 43.9% of the total population; 16.6% were Asian American as compared to 8.18% of the total population; and there were no Native American compared to 1.6% of the total population.
- African Americans and Caucasians appear to be well represented in decision making groups. Asian Americans and Hispanics need to become more involved. (December 1999 AI)
- There is a perception that City staff needs to spend more time in neighborhoods communicating with residents, explaining programs and processes and engaging residents in the discussion and identification of needs and community driven solutions (consultations).
- Language, cultural barriers, inadequate funding and complicated government processes undermine housing programs. There is a need to continue to work to provide multilingual and culture sensitive housing programs and service delivery systems (December 1999 AI).

- Service providers report that they have developed education and other programs identified as critical to meeting housing needs, and are available to provide services. However, there is a need for a countywide communication network among service providers and potential and existing clients so that services can be coordinated, publicized and delivered. Several one stop service shopping centers, placed where those who need services can access them, are needed. (2000 consultations)
- There is a need for the community to map the location of accessible housing so that those who need it can find it. (2000 consultations)

I. Funding Issues.

The City's housing and community development needs are enormous with no easy solution. Substantial progress toward the provision of suitable housing for all residents has been made since 1995. However, identified five year funding needs for general housing, non-housing community development, and anti-poverty housing related needs (See Table 9) approach 1.1 billion dollars. Available funding is averaging \$18-22 million per year. The latter figure includes federal, local and state funding resources. Home Investment Partnership Program (HOME), Emergency Shelter Grant (ESG) and CDBG funding averages \$11-13 million per year. Table 9 describes Con Plan's needs, priorities, and cost estimates. The table was first published in 1995 based on public input and has been adjusted to reflect inflation and new data. See Section VI-A for an analysis of the information contained in Table 9.

The City is utilizing local, state and federal resources to address funding needs. See Table 10 for a partial list of funding resources for sample Program Year 2004. It is also providing financial support to a variety of private sector and nonprofit organizations who further fair housing goals, fill the service gap for the homeless, persons with disabilities, elderly and low-income and seek to engage the public and businesses in support of fair housing. Funding shortfalls threaten the City's ability to provide fair housing choices and fund enforcement activities.

The ultimate success of the Con Plan, and its annual action components stems from the City's ability to allocate its funds in ways that will maximize the impact on the city's neighborhoods and its low- and moderate-income residents. This not only implies the most efficient use of the monies but that the monies are "leveraged." Leveraging is a mechanism that allows monies to be matched or used as collateral to secure greater amounts of financing. Examples of leveraging by the City include the use of the City's 20% Redevelopment Housing Set-Aside (HSA) funds as a match for HOME Program funds, or the use of private donations to homeless service providers to match ESG Program funds.

Another example of leveraging is the use of the City's home buyer's down payment assistance programs, assisting prospective buyers to qualify for home loans funded through private lenders.

In addition to leveraging, the efficient use of funds includes the establishment of valid and cost-effective programs which address the priorities established in the Con Plan. Also, it includes recognition that there are agencies and organizations that may be better equipped than the City to implement certain programs in order to meet specific community needs.

The following funding needs have been identified:

- To augment CDBG, HOME and ESG grants, there is a need to obtain more types and more reliable public and private funding resources. There is a need to identify and take advantage of new funding resources when they become available. (December 1999 AI)
- There is a need to increase the value of existing resources through matching programs, increased efficiency, service provider coordination and communication, cooperative programs among the Housing Authority, City and Redevelopment Agency, more flexible infrastructure regulations in designated areas, and City or City/nonprofit/private sector applications for additional grant or funding resources for which City funds can be used as a match. (2000 consultations)

Table 9 – Funding Requirements for Plan Action Needs

| PRIORITY HOUSING NEEDS (households) | | Priority Need Level High, Medium, Low, None | | | Total Estimated Units/ Unmet Need | Total Estimated Dollars Needed |
|--|------------------------|--|--------|--------|--|-----------------------------------|
| | | 0-30% | 31-50% | 51-80% | | |
| Small | Cost Burden >30% | H | H | M | 3,000 | \$93,750,000 |
| | Cost Burden >50% | H | H | H | 4,000 | \$125,000,000 |
| | Physical Defects | H | H | M | 180 | \$3,375,000 |
| | Overcrowded | M | M | M | 100 | \$2,500,000 |
| Large | Cost Burden >30% | H | H | H | 5,000 | \$156,250,000 |
| | Cost Burden >50% | H | H | H | 9,000 | \$281,250,000 |
| | Physical Defects | H | H | M | 180 | \$3,375,000 |
| | Overcrowded | H | H | H | 500 | \$12,500,000 |
| Other Special Needs Groups | Supportive Housing | H | H | H | 925 | \$129,500,000 |
| | Accessibility Upgrades | H | H | H | 7,100 | \$21,300,000 |
| Elderly | Cost Burden >30% | H | H | M | 1,000 | \$31,250,000 |
| | Cost Burden >50% | H | H | M | 1,500 | \$46,875,000 |
| | Physical Defects | H | H | L | 84 | \$1,575,000 |
| | Overcrowded | N | N | N | 0 | \$0 |

Table 10 - Program Year 2001 Funding Resources (Partial)**RESOURCES AVAILABLE TO THE CITY IN HUD PROGRAM YEAR 2000**

| <i>Program</i> | <i>Amount</i> | <i>Comments</i> |
|---|---------------|--|
| <u>CON PLAN FUNDING SOURCE</u> | | |
| Community Development Block Grant (CDBG) | \$9,186,000 | New CDBG funding to support several housing and community development programs in addition to HOME, ESG and Tax Increment sources. |
| Home Investment Partnership Act (HOME) | \$4,134,700 | New HOME funding to support programs in addition to CDBG and Tax Increment. |
| Emergency Shelter Grant (ESG) | \$343,189 | New ESG funding used in addition to CDBG for homeless services activities. |
| American Dream Down Payment Initiative (ADDI) | \$338,235 | A new program that provides downpayment assistance to first-time homebuyers. |
| Rental Rehabilitation Program (RRP) | \$400,000 | RRP Revolving funds administered by the Redevelopment Agency to rehabilitate or construct housing. |
| 20% Housing Set-Aside (HSA) | \$1,750,000 | Funding administered by Redevelopment Agency to rehabilitate or construct housing. |
| Leverage Funds | \$40,000,000 | Funding used as a match, owner's contribution or private lenders for projects funded HOME funds. |
| American Dream Downpayment Initiative (ADDI) | \$338,235 | A new program that provides downpayment assistance to first time home buyers. |

HOUSING AND COMMUNITY DEVELOPMENT STRATEGY

A. Priorities.

The first step in the development of a comprehensive housing and community development (HCD) strategy is the prioritization of needs. The following section provides a general overview of the City's methods for setting priorities. A general description of priorities is also established. Finally, the ten recommended priority goals are listed. Strategies to address those priorities are provided in Subsection D.

1. General. Priorities have been developed based on a need to positively impact as many low and very low income persons (renters, owners, large families, persons with special needs and the homeless) as possible. Priorities have also been shaped by input from City staff, the public and service providers. In some cases, a higher priority has been assigned because matching dollars or other resources become available if the City focuses upon a specific area of need. Because the need is so great and funding resources so small, there is a need to focus on actions that can address the most needs in the most efficient and effective manner.

If funds were available to address all needs identified in the Con Plan, those needs could be placed within one or more of the priority categories discussed in this section, and actions to address those needs could qualify for funding. Failure to see an individual need listed as a priority does not mean that it does not qualify under a priority category.

2. AI Priorities. It is important to understand that the Con Plan is not a stand alone document. The City adopted an updated Analysis of Impediments to Fair Housing (AI) in December 1999. The AI is incorporated by reference into this Plan.

The AI establishes a different set of priority areas because of its focus upon the need to overcome impediments to fair housing. It also includes a City Council adopted action plan. Appendix C summarizes the AI Action Plan. It is provided to assist the reader with understanding the type of planned outcomes contained in the AI and their relationship to the Con Plan.

The priorities of the AI, and the strategies for accomplishment of its action plan, are incorporated into the priorities and comprehensive strategy of this plan. See Appendix C.

Each year, the City will, as required by HUD, evaluate its AI and Con Plans' program year accomplishments, reevaluate priorities and funding strategies based on current information and evaluation results, report the Plans' outcomes, and adjust priorities and programs to better meet identified goals and outcome objectives.

3. Basis for Prioritization of Needs. In Table 9, specific needs, priorities and projected community funding needs are described. The City cannot, by itself, address those needs.

There is an urgent need for community, private, public, and nonprofit organizations assistance, the acquisition of substantial new funding resources, and a reduction in area unemployment rates.

Needs stated in the Table were derived from the 1990 Census and initially published in the 1995 Con Plan. As HUD is permitting, the City has not undertaken a new needs assessment for this Con Plan (with the exception of the HUD required homeless needs update). The City will undergo an updated needs assessment for the preparation of the 2006-2010 Con Plan.

The City has modified Table 9 to reflect some of the information compiled in the 1999 AI and received during Plan consultations. Some cost estimates have been adjusted upward to (1) reflect inflation, (2) correct previous under estimates that can be predicted more reliably based on actual costs between 1994 and Program Year 2000, (3) deduct 1995-2000 year accomplishments (when accomplishments have exceeded new needs caused by population increases or other factors) and (4) include some new needs data.

The Table has also been modified to increase the number of needs' categories so that the information is more understandable. Supportive and transitional housing needs for the homeless are still prioritized separately in the Priority Homeless Needs Category. However, unit needs and costs are added to the needs of the general population and included in the other special needs groups section of the Priority Housing Needs category. Readers interested in the number of units needed only for the identified homeless population can find that information in Table 7.

The priority data contained in Table 9 can be summarized as follows:

Priorities that Affect Housing Shortages. Housing for large renter households is recognized as a high priority because of the large number of low-income minority households that have large households (5 or more persons per household). There is a shortage of affordable 3-4 bedroom rental units, both in public and private housing projects. More than 15.9% of all housing is overcrowded. As a result, a high priority is for large units to serve households with incomes of less than 50% of the median.

In 2000, it was estimated that more than 1,000 units of supportive, transitional and independent living facilities were needed for persons who are elderly, possess mental, developmental or other physical disabilities, or are transitioning from drug or alcohol dependence, unstable or inadequate living environments, or incarceration. A high priority is placed upon housing for very low income elderly, permanent supportive housing for individuals and persons with special needs, and housing for the homeless and those threatened with homelessness. A high priority is placed on rehabilitating substandard units and providing accessible features. Finally, the planning services necessary to guide housing plans and programs, including those necessary to monitor and update the General Plan and update its City's Housing Element, are a high priority.

Priorities that affect Home Ownership Levels. Owner needs fall primarily into two categories: those households in need of assistance for purchasing a home and those in need of rehabilitation and maintenance. A high priority is assigned to the 51-80% income group with a cost burden greater than 30%, as it is this group who is most sensitive to rising housing costs, who cannot otherwise afford associated housing costs, and who can most readily benefit from first-time homebuyer's, self-

help, and other homebuyer's assistance programs. Owner-occupied units with physical defects are also assigned a high priority, as these households most often benefit from housing rehabilitation, neighborhood improvement programs, and serve to stabilize neighborhoods.

Priorities that affect Homeless Needs. Priorities for the homeless were assigned based on input from service providers and the public including needs' data compiled in April 2000 by the Continuum of Care Collaborative (COC). The highest priorities were assigned to the provision of emergency shelters for homeless families and individuals. High priority was also assigned to families and individuals in need of outreach assessment, counseling, transitional shelters and permanent supportive housing.

Priorities that affect Community Development Needs. In terms of infrastructure, a high priority is assigned to neighborhood street improvements. These include street and sidewalk infrastructure (paving, repair, streetlights, curbs, gutters, ramps, drains) needs and are based on an inventory of capital improvement needs compiled over the past several years by the City Public Works Department with community input. Such improvements have been a traditional use of CDBG funds and are identified as a priority by most low-income neighborhoods. Other high priority areas include youth centers, senior centers, neighborhood facilities, parks and recreation facilities, asbestos removal, lead abatement, residential historic preservation, and accessibility upgrades for public buildings.

Social service needs are generally provided by nonprofit organizations and other public agencies. The City contributes more than \$600,000 per year from its General Fund to support nonprofit public service providers. General fund contributions are also made to land use planning, park development, crime awareness and enforcement and other services. High priority is assigned to senior services, services for persons with disabilities, youth services, substance abuse services, crime awareness, fair housing counseling, tenant/property owner counseling, health services, planning and other public services.

Economic development needs are highest for commercial-industrial rehabilitation and other economic development needs, particularly as they relate to development and redevelopment financing and activities within several project areas. These programs provide jobs, revitalize neighborhoods, and reduce job and child care commute problems.

Code and law enforcement (including crime awareness and prevention) as a component of revitalization, public safety programs, rehabilitation and redevelopment are given a high priority in relationship to their importance in stabilizing neighborhoods. Crime awareness programs have a proven positive record in fostering volunteerism, and volunteer driven crime prevention and literacy programs.

4. Priority Needs Addressed Within Every Priority Goal.

Priorities that Improve Education, Public Awareness and Understanding of Issues. Improved public education is the key to identifying, assessing and addressing housing and community development needs. In the areas of overt and covert discrimination, lack of knowledge of fair housing rights and

responsibilities may hinder public and public agencies' ability to end discrimination and counterproductive behavior. If discrimination is encountered, all involved need to be able to recognize the problem and seek available remedies such as registering a formal complaint.

Lack of awareness of fair housing laws may cause unintended housing discrimination practices by some housing, insurance and brokerage service providers who do not recognize that certain real estate practices may be discriminatory. It is for this reason that the City continues to place high priority on educating the general public on fair housing policies and procedures. The first step to eliminating discriminatory housing practices is to provide the public with a basic knowledge of fair housing laws and to advise individuals of rights and remedies available under state and federal laws. Housing providers and the real estate community need to be able to recognize discriminatory housing practices, and be aware of the possible legal consequences.

Lack of awareness of the effects of affordable housing plans and projects on neighborhoods and residents may fuel strong and unproductive Not In My Backyard (NIMBY) reactions to proposals that further the City's fair housing objectives. These include objections to some planning proposals in single family neighborhoods, especially higher income areas, for small lot subdivisions, apartment clusters, group homes, the use of density bonuses, and transitional living environments. Community wide education will continue to be provided that is designed to mitigate or eliminate unwarranted fears and bolster community support for needed housing plans and programs.

Resident managers need to understand their roles so that they can assist landlords with actions that affirmatively further fair housing, and with identification of unsafe conditions or needed rehabilitation. Property owners need to know how to secure the benefits of City and other programs that assist them and/or tenants with the maintenance of adequate and safe housing including budget management or the acquisition of needed accessibility features.

In terms of home ownership opportunities, rental rehabilitation, lead poisoning prevention and abatement, tenant responsibility, budget management, and employment opportunities and literacy, successful programs must include an education component. The receipt of down payment assistance and acquisition of a home does not ensure that a low income property owner can manage income resources. Low income and other tenants need to know how to manage their budget, handle rent increases, care for a dwelling, and identify unsafe (asbestos and lead as examples) or discriminatory conditions.

Without education, people who need housing often cannot obtain it even when available. For example, within the City, there is an unusual housing situation where there are areas with a high rental vacancy rate and a large group unable to obtain rental housing. In the mid 1990s, a group of landlords, tenants, housing officials, and support agencies investigated this situation. The preliminary finding was that many landlords or apartment managers were unable to match suitable tenants with available space. The tenants often lacked life, financial management and home upkeep skills. Some owners found that it cost more to rent a unit, and then make subsequent repairs, than to leave the unit vacant.

The group developed strategies to address identified issues. Apartment managers and landlords have been given information and assistance in areas of credit history, law enforcement partnerships, and conflict resolution and property upkeep. Available tenant resources, such as Consumer Credit Counseling and home maintenance training programs, have been identified and promoted.

The City's partners in the provision of fair housing and fair housing education, including the Fair Housing Council (FHC), the Community Housing Leadership Board (CHLB), the Fresno Rental Housing Association, California State University (CSU) Fresno, the Housing Authority, the Continuum of Care Collaborative, Fresno County and others already provide various education and outreach services. A strategy is to create more partnerships among public agencies, private and nonprofit sectors and the community that foster civic pride, increase community interest and confidence in City programs, and trigger more investment in people and neighborhoods. All recognize the need to seek regional solutions to public awareness and education needs and issues. The City, working with its partners, has already initiated regional education discussions and cosponsored regional fair housing workshops.

The City places a high priority upon, and partially funds, organizations, such as the FHC, that provide vital education services. The City supports and relies upon numerous and important education and training services and programs provided to public housing program participants and other City residents by the Housing Authority. Internally, the City has placed a high priority on regular training opportunities for all staff involved in housing programs. The City intends to expand and improve staff training in all aspects of fair housing issues including the City's transition to a more universally accessible community. Public education components are integrated into several action plans contained in the AI and is considered as high priority for all City housing programs.

Priorities that Work to End Discrimination. Overt and covert discrimination which may keep the community from reaching its fair housing objectives must be eliminated. The City will continue fair housing education and enforcement, literacy, job training and employment programs, mediation, and counseling programs that can positively affect fair housing opportunities. Priority will continue to be placed on periodic fair housing audits, review of insurance and lending data, expanded education programs, and enforcement and ongoing vigilance in identifying and remedying discriminatory actions.

Priorities that Address Cultural and Language Barriers and Immigration Issues. Cultural and language barriers and immigration issues impede the community's ability to meet housing and community development needs and attain fair housing objectives. The culture of California and the United States is still in the process of being transformed into one that accepts and values diversity. Until such transformation is completed, it can be expected that persons who are of a different culture or new to the area may face barriers in securing safe, adequate and decent housing.

The City has a large immigrant population composed primarily of Hispanic and Southeast Asian American groups. Many have extreme difficulty understanding and accessing available services and programs, including fair housing services, because of language barriers. Some have brought fear of government, developed in other parts of the world, with them to their new country. The Plan places

a high priority on programs and processes that remove language and cultural barriers and assist recent immigrants with accessing community programs.

Many recent immigrants are hindered in their search for adequate income by language and skill barriers. Thousands of Southeast Asian immigrants are doubly handicapped because they are not literate in their native tongues. Disproportionate shares of these immigrants are dependent on public assistance programs. To better serve recent immigrant populations, high priorities are placed on continuing to expand their involvement in community programs and decision making processes. This includes participation in volunteer programs and on City commissions and boards that develop, review or oversee the implementation of existing and proposed City programs. High priorities are also assigned to expanding employment opportunities, and providing larger housing units for Southeast Asians and other similar groups.

Priorities that Address Income and Housing Affordability. Low-incomes, particularly among immigrants and minorities, have prevented many families from obtaining adequate housing. Adequate income is the key to acquisition of affordable housing. A recent study within the City indicated that the typical and legal reason for refusing to rent to a prospective tenant is economic. In regards to home ownership, the sale of homes is directly tied to the income level of the potential buyer and determines the ability of the buyer to secure mortgage financing. A high priority is placed upon programs that increase the household income and financial management resources of area low-income residents so that more households can qualify for mortgage financing, manage adjustable mortgage increases, pay a reasonable rent, manage rent increases and subsequently avoid foreclosures and evictions.

Priorities that Improve Funding Resources and Strategies. The City is utilizing available local, state and federal resources to address funding needs. It is also providing financial support to a variety of private sector and nonprofit organizations who further fair housing goals, fill the service gap for the homeless, persons with disabilities, elderly and low-income and seek to engage the public and businesses in support of fair housing.

The City also leverages money and uses money as collateral to secure greater amounts of financial resources. An example of leveraging is the City's home owner's down payment assistance program which uses the City's federal funds to leverage the home buyers' private monies to purchase a home. This particular program was recently nominated by HUD as a national Best Practices Program.

High priorities are placed on programs that encourage leveraging and funding matches, the acquisition of additional grants and new stable funding resources, integration with other service providers' programs, elimination of service duplications, and the maximization and enhancement of the positive outcomes of existing successful programs.

Priorities that Improve the Effectiveness of City Policies, Plans and Programs. The City is engaged in a continual process to improve and update plans and processes that may affect community housing and development needs and fair housing. This includes ongoing review and improvement of the General Plan, development requirements, fees and processes, regulations and ordinances, code enforcement programs, administration, and community interactions. Where programs appear to have the potential to be counterproductive or can be enhanced to further housing goals and objectives, a high priority is placed upon developing feasible actions to cause positive change.

Priorities that Improve the Number, Efficiency or Capacity of Nonprofit Housing Construction and Other Service Providers. The limited number or capacity of nonprofit housing construction providers makes it difficult to find sponsors with the interest and the financial and managerial expertise necessary to complete affordable housing projects. A high priority is placed upon support and improvements to the nonprofit organizations that can construct high quality and financially sound, affordable housing projects. The City believes that improving the ability of nonprofit organizations to fund services, apply for housing grants, and maintain and process data is essential to meeting HCD objectives. Many homeless, especially persons with AIDS or mental disabilities, depend solely on nonprofit organizations for shelter, counseling and housing. Some organizations are currently under-utilizing grant and funding opportunities.

A high priority is placed upon improving the resources and efficiency of nonprofit housing service providers by providing centralized data retrieval opportunities, encouraging regional dialogue, staffing working groups, funding grant and other workshops, and to the extent possible, providing funding or technical assistance.

5. List of Priority Goals.

The Five Year Con Plan, dated June 23, 1995, identified ten priority goals for Community Development Block Grant (CDBG), Home Investment Partnerships Act (HOME), and Emergency Shelter Grant (ESG) funds. These ten priorities address the most critical housing and community development needs in the city. The City Council has retained and adjusted these goals for this Con Plan. City Council will annually review Con Plan priorities and adopt an annual action plan that concentrates on various aspects of the ten priority goals and related funding. As needs are addressed, actions to meet priority goals may be adjusted.

The City's ten priority goals are:

Priority Goal 1 - New Construction of Affordable Housing. Increase housing opportunities for very low- and low-income families especially those with five or more members.

Priority Goal 2 - Housing Rehabilitation and Acquisition Program. Improve the available housing stock for low- and very low-income households.

Priority Goal 3 - Redevelopment and Relocation. Provide increased housing opportunities and assistance for those displaced through either code enforcement or redevelopment.

Priority Goal 4 - Plan Improvements. Monitor and update the General Plan and update the Housing Element and housing data pertaining to development of affordable housing for very low- and low-income families. Continually improve all other City regulations and processes that affect housing access and affordability.

Priority Goal 5 - Public Facilities and Improvements. Provide public facilities improvements to facilitate neighborhood revitalization.

Priority Goal 6 - Crime Awareness. Provide funds to increase law enforcement services, primarily in CDBG eligible areas using the public services portion of the CDBG entitlement.

Priority Goal 7 - Emergency Shelter and Transitional Housing / Prevention of Homelessness / Permanent Housing for Homeless. Continue to provide assistance for the homeless and those in danger of becoming homeless and improve the communication and service delivery capabilities of agencies and organizations that provide programs to assist the homeless.

Priority Goal 8-External Support and Coordination of Services. Depending on funding availability, continue to provide assistance to public agencies and nonprofit organizations providing neighborhood housing services, supportive services to the homeless, older adults with physical and/or mental impairments, the mentally ill, victims of domestic violence, and households with abused children among others. Coordinate with public agencies providing job training, life skills training, lead poisoning prevention and remediation and other education programs that support the City's HCD strategies.

Priority Goal 9 - Economic Development Provide economic development programs using the Section 108 Loan Guarantee Program, California Capital Access Program (CALCAP) Program, SBA Loans, Redevelopment Tax Increment, Enterprise Zone incentives, and/or other funding sources. The program may be used city wide although it is anticipated that the primary focus will be in CDBG eligible areas.

Priority Goal 10 - Monitoring. Establish a monitoring program for the Con Plan and other housing activities.

B. Organizational Structure and Process.

1. General Organizational Overview. No comprehensive HCD strategy can be developed or successfully implemented without a clear understanding of the nature and role of the organizations that have primary responsibility for HCD programs. The following section provides a description of City departments and other organizations that provide essential HCD services.

2. City Department of Housing and Neighborhood Revitalization (HNR) - HNR is divided into four divisions: administration, neighborhood services, code enforcement and community sanitation. The HNR along with other departments administers all HUD Program funds and is responsible for monitoring the action components of the AI, Con Plan and other City Council adopted housing programs.

The HNR Administration Division has responsibility for coordination of, and compliance with, the program reporting requirements of various federal and state agencies. These include the CDBG, HOME, ESG, and SHP (supportive housing program) programs.

The HNR Neighborhood Services Division administers several housing related programs. They are:

The Neighborhood Revitalization Program is intended to revitalize neighborhoods by working with organized neighborhoods and to identify and meet neighborhood needs including housing rehabilitation, in-fill development, infrastructure improvement, and crime prevention.

The Mobile home Park Rent Review and Stabilization Program oversees application processing for rent increases.

The Housing Rehabilitation Program provides affordable financing and technical assistance to low- and moderate-income homeowners to rehabilitate their houses and financing to owners of rental properties occupied by low-income tenants.

The Housing Development Program is used to work with developers, nonprofit housing sponsors, and community development organizations to provide the assistance necessary for the creation of affordable housing through various funding sources such as tax increment, 20% HSA, CHDO and HOME funds.

The Homeless Services Program involves the administration of an annual allocation of Emergency Shelter Grant (ESG) funds and Supportive Housing Program (SHP) funds to enhance local homeless services. The City does not operate homeless programs. It serves as a conduit for funding and is responsible for monitoring the sub-recipients.

Home Buyer Assistance Program This program provides forgivable/deferred loans that helps low-income families purchase their first home.

The Commercial Revitalization Program works to help local businesses upgrade the appearance of their property and stimulate building improvements. The Historic Preservation Program coordinates the integration of historic preservation into Fresno's overall revitalization strategy.

The HNR Code Enforcement Division is responsible for administration of citywide code enforcement efforts and proactive programs related to zoning, housing standards, public nuisance

abatement, weed abatement, and the Sign Ordinance. In addition, the Division administers residential demolition activities.

The HNR Community Sanitation Division is responsible for providing services to the public that include residential and major street sweeping on permanently paved streets, litter control, assistance to residents with the removal of excess trash/debris, and maintenance and cleanup activities on a regular and special project basis. Programs include graffiti abatement, street cleaning, litter control, work assistance (utilizing state Parole Department and County Probation Department provided labor), special activities (including securing buildings belonging to the Fresno RDA), and nuisance code enforcement.

City Economic Development Division (EDD) - The EDD has responsibility for identifying, encouraging, and facilitating projects that can be expected to contribute positively to the economic environment of the City. The EDD evaluates proposals for development agreements with businesses that have demonstrated potential for substantial job creation and business development or for expansion benefiting community economic growth. The objectives and purpose of the EDD are to stimulate creation of jobs, private sector capital formation and small business development; to encourage the redevelopment of blighted areas and the development of vacant land in order to put them to productive use; to stabilize and diversify the City's economy; to administer the Enterprise Zone program; to aid businesses owned and operated by minorities, women and economically disadvantaged persons; to aid and encourage new technologies with an emphasis on growth industries; and to assist projects which would serve to attain similar goals. Through the EDD, the City contributes to the Small Business Development Center which provides management and technical assistance to small businesses. The City also provides an allocation to the Hispanic Chamber of Commerce to support its small business technical assistance program. The Chamber provides outreach services and effects linkages between members of the minority business community and the City.

Business Development and Promotion (BDP) - The City's BDP encourages and promotes industrial and commercial development in the City and particularly in the enterprise zone. It is implemented by the City in cooperation with the Fresno County Economic Development Corporation (FCEDC), Fresno County and City Chamber of Commerce, the Fresno Private Industry Council, State Center Community College District, and California State University, Fresno. The program is intended to identify the methods and create the materials necessary to respond effectively to inquiries from businesses interested in locating or expanding in the City.

The BDP includes monitoring and support for the FCEDC and Fresno Revitalization Corporation to advance objectives of downtown revitalization and economic development activities as outlined by outside agency agreements.

City Police Department Field Operations Division (FOD) - FOD is responsible for the police community awareness program. The program includes initial response to citizens' calls for service; conducting preliminary investigations, traffic control, and accident reduction; and providing tactical patrol operations, and street level narcotics enforcement. FOD is responsible for the Problem

Oriented Policing (POP) program which provides coordination with more than 300 volunteers in preventing crime and improving youth literacy and positive youth activities, and other crime prevention services. FOD provides other youth services through the Drug Abuse Resistance Education (DARE), Police Activities League (PAL), Volunteers in Policing (VIP), Graffiti, Care Fresno and Neighborhood Police Officer Programs. Funds are used for POP programs in target areas.

City Development Department. - The department's mission is to plan and guide the orderly growth and development of the City; to enforce compliance with applicable legislation; to meet the quality of life, health and safety needs of the community; and to deliver its customers courteous, efficient and competent services. The department is organized around the one-stop shop concept to allow customers to address their development-related needs at a single location. The Planning Division includes current and future planning, development project evaluation, annexations, and research functions. The Building and Safety Services Division includes land division, engineering, fee and improvement exaction, entitlement support, permit center functions, public counter/information functions, plan check, permit issuance, and building, life safety, disabled access, structural, plumbing, mechanical and electrical inspections. The department also coordinates interdepartmental compliance with the Americans With Disabilities Act. The department will continue to receive CDBG funding to offset costs of serving appointed HCD program implementation and advisory committees and to partially offset enterprise subsidy costs for the Inner-City Development Incentive Program.

City Public Works Department. - This department is responsible for rehabilitating street infrastructure in target areas. CDBG funds have been allocated to this division to fund streetlights, curbs, gutters, sidewalks, accessibility features, more readable signage, drains and other features.

City Department of Public Utilities. - The department is responsible for providing sewer and water infrastructure necessary to support housing and economic development programs.

City Transportation Department Fresno Area Express (FAX). - Intra-city fixed-route and para-transit transportation services are provided by FAX. The FAX fixed-route system currently operates 18 routes Monday through Friday and fifteen routes on weekends. The system mainly operates on major streets and does not enter into the industrial park areas. A FAX objective is to continue to expand service. FAX provides evening service on most routes. FAX provides the Handy Ride demand activated door-to-door service seven days a week, with service levels comparable to the fixed-route system. The service is primarily provided for persons with disabilities including the elderly in accordance with the ADA of 1991.

The entire FAX bus fleet is wheelchair and stroller accessible. FAX is currently developing a curb to curb "circulator" service in southeast Fresno using smaller buses.

The City Transportation Department - Airport Noise Compatibility Program.

The Program includes noise insulation at homes and schools adversely affected by airport noise.

City Parks, Recreation and Community Services Department (PRC). - The PRC is comprised of five major divisions: Administrative, Community Services, Recreation, Zoo, and Parks. The department is responsible for providing recreation and leisure activities, along with maintaining parks, municipal trees, neighborhood and community centers and general use facilities. The PRC is charged with implementing the City's program to remove architectural barriers in the facilities that it oversees. The PRC coordinates employment and skills development programs with Welfare to Work and the Local Conservation Corps. The PRC maintains the Youth At-Risk, Late Night Recreation, mini summer day camps and other youth programs. The Community Services Division provides a wide variety of community and social services including senior citizen activities, a year round lunch program, and administration of the City's social services funding program. The Division coordinates funding and works with a variety of service providers such as the PAL, Stone Soup Partnership, Southwest Fresno Interagency Collaborative, New United Way, Lane Neighborhood Revitalization Association, Chicano Youth Center, Boys and Girls Club, Pinedale Cares Association, Fresno, Clovis, West Fresno and Central Unified School Districts and the CERIA Youth Foundation in a collaborative effort to identify and meet the needs of a culturally diverse community.

City Human Relations Commission (HRC). - The 17 member HRC's mission is to be a community educator, conciliator, and mediator and to promote just and positive interactions among people and groups in the community. Commissioners reflect the racial, ethnic and demographic diversity of the community. The HRC handles individual and group complaints of discrimination based on race, religion, ethnicity, national origin, gender, age or disability.

The Housing Authorities of the City and County of Fresno (Housing Authority). - The single largest source of affordable housing in the City is the Housing Authority. In addition to the 1,344 public housing units they own, manage and maintain, the Housing Authority owns and manages 40 farm labor housing units in the City occupied year-round by farm worker families, and they own and manage 50 multifamily units financed by California Housing Finance Agency (CHFA) and subsidized by the Section 8 New Construction program. The Fresno Housing Authority provides Section 8 rent subsidies to 7,596 families within the City. The Housing Authority also provides counseling, mediation, jobs and life skills training and other education services.

The City of Fresno Redevelopment Agency (RDA). The RDA is an independent agency whose governing body is comprised of Fresno City Council members. The RDA utilizes redevelopment tax increment low and moderate-income housing set aside funds to acquire, construct and rehabilitate housing for lower-income households.

The Fresno Economic Development Corporation partners with the RDA in promoting and funding redevelopment programs. The City, through the use of its redevelopment agency, provides the catalyst to begin the revitalization process by providing seed money and creating incentive programs to attract a range of economic households.

Fresno County Human Services System (HSS). The HSS is the social services arm of Fresno County. The HSS provides number of services and administers a number of programs that positively impact the City's housing and community development plans and programs. Among those programs

are Babies First (a partnership between the County, community leaders, neighborhood associations and health care providers to improve the health and well being of mothers, babies and families by providing continuous prenatal care, and primary preventive care to infants and young children), Count to Ten (a program to protect children, women and spouses from violence in the home), California Work Opportunity and Responsibility to Kids (CalWORKS), Foster Care, Food Stamps, Medical Services Program, Welfare to Work (formerly GAIN), General Relief, Mental Health, Health Exams (AIDS, birth control and family planning, and tuberculosis, hepatitis, rabies, meningitis, and refugee health screening among others), Free Immunizations, Wellness Program for Seniors, Public Health Nursing, and Lead Poisoning Prevention and Education Programs.

Fresno County Community Development and Planning Division. The County prepares and implements its own Con Plan for the County's unincorporated areas and several cities including Clovis. The City coordinates housing development programs with the County through established General Plan frameworks.

The Fresno-Madera Agency on Aging (FMAAA). The FMAAA was established in 1980, through a joint powers authority agreement among the City and County of Fresno and the County of Madera. The agency mission is to identify and address the needs of seniors age 60 and older. The FMAAA is governed by a 15-member Board of Directors with assistance from a 21-member advisory council. Services provided include, information and assistance, Ombudsman services, case management, adult day care, in home services, preventive health, transportation, legal assistance, congregate nutrition, home delivered meals, respite, and elder abuse prevention and outreach. Each year, the City provides some funding to the FMAAA through its social services budget.

Consumer Credit Counseling Service of Central Valley, Inc. (CCCS). The CCCS is a local nonprofit organization affiliated with the National Foundation for Consumer Credit and partially funded by HUD. It provides free and confidential debt counseling services for distressed families and individuals with money management problems and/or facing foreclosure or eviction. It is not a lending institution or charitable organization. It is supported by business firms and community minded leaders who recognize the need to educate consumers. Clients are referred by finance companies, banks, merchants, creditors, social service agencies, credit unions, attorneys, the courts and others. Services provided can help families and individuals from homelessness, and foster successful home ownership experiences.

Fair Housing Council (FHC). The FHC is a private, nonprofit agency whose goal is to create equal housing opportunities by providing fair housing education and enforcement of federal and state fair housing laws. With City funding support, as well as federal HUD funding, the FHC has developed and implemented a comprehensive education and outreach program that targets both the housing consumer and the housing provider. Housing consumers, such as home buyers and tenants, are taught how to recognize and report discriminatory housing practices and are educated on their rights and responsibilities under federal and state fair housing laws. Housing providers are kept updated on fair housing laws and taught how to comply with and incorporate fair housing laws into their daily work routines. In addition, FHC investigates complaints of housing discrimination in the

areas of rental, sales, mortgage lending, and homeowner's insurance. FHC covers all bases protected under federal and state fair housing laws, including mental and physical disabilities and sexual orientation.

The FHC provides services and accepts complaints from throughout the Central Valley. The City supports the FHC because it provides a service that is vital to the implementation of the City's fair housing program. Unless the City identifies another means for providing FHC services, the City will continue to provide a portion of FHC's funding.

Community Housing Council (CHC). The Council is a consortium of private and public sector organizations involved in homeownership programs, home loans, credit counseling, appraisal, home rehabilitation services, escrow and title services. Their mission is to promote homeownership by under represented groups such as the Southeast Asian, African American and Hispanic communities. Services include educational forums, home buyer fairs, and information on assistance programs. Members include the City, HUD, Fannie Mae, several community housing development organizations, the Fair Housing Council, the Housing Authority, Catholic Charities, various banks, mortgage companies, real estate companies, and appraisers, and the Consumer Credit Counseling Services of the Central Valley.

Fresno County Economic Opportunity Commission. The Fresno County Economic Opportunities Commission (EOC) works with the City to provide training and work experience programs. The Commission manages the Youth Build Program to provide housing improvements with job training for disadvantaged youth. The EOC funds a home weatherization program that provides work experience for youth.

2. Public and Private Processes.

General. A review of City and community policies and practices serves to disclose opportunities to enhance the community's ability to provide affordable housing. The City recently issued a draft General Plan update. City Development Department staff, working with interested citizens and public and private sector organizations, reviewed existing plans and policies, and reviewed changes to local, state and federal laws and regulations that have occurred since the previous update. The analysis was intended to ensure that land use policy concerns were identified and addressed. The Plan is undergoing a public review process. The Plan should be adopted by the end of 2000.

As part of the City's continual improvement process, staff is currently reviewing zoning ordinances and other processes related to land use and development to determine whether any City regulations are intentionally or unintentionally increasing development costs, hampering the development of properly zoned land, or are otherwise counterproductive to the provision of housing and urban services within the City. The following section describes various processes or circumstances that can constrain or further housing programs. Some areas, such as land costs, are outside of the City's control. Others, such as development process are under the City's control and will continue to be the subject of ongoing streamlining and improvement programs.

Land Use Processes. In California, land use policy development, zoning actions, and related reviews are guided by state planning law, the California Environmental Quality Act (CEQA), the Cortese Knox Local Government Act of 1985 as amended and other laws enacted to protect the public health and safety. While land use review processes can sometimes slow the provision of fair housing, mainly by affecting affordability and availability, the prudent management of land use powers is necessary to the provision of high quality urban environments.

Safe, properly spaced buildings, adequate infrastructure, environmental impact mitigation, conservation of prime agricultural and open space lands, and avoidance or abatement of nuisance and safety problems are necessary for the provision of a safe and healthy living environment. Some urban blight, safety, and inadequate infrastructure problems in older target neighborhoods can be traced directly to construction that occurred before zoning regulations and upgraded building codes were implemented. It is the City's experience that the financial and human costs of repairing past mistakes are higher than the costs of avoiding future mistakes.

With this in mind, the City has adopted land use and building regulations designed to provide fair housing opportunity and affordable housing, and protect the public health and safety. The City is also implementing an ongoing program to eliminate or mitigate unnecessary or unavoidable constraints to appropriate urban growth and the provision of fair housing. The following items highlight some key problems the City has faced while trying to accommodate rapid unprecedented urban growth and development (It should be noted that many of the constraints disclosed in this section are already being reduced by City programs):

Development Application and Permit Processing - Residential development projects are subject to several types of review and analysis during the application process. For example, applications are reviewed for consistency with building codes, ordinances, plans and policies, reviewed by fire and police departments among others depending on project specifics, reviewed by affected special districts and subject to environmental review pursuant to the CEQA and the National Environmental Policy Act, where appropriate.

During the past five years, the City has carried out a series of development services reorganizations designed to increase service efficiency and effectiveness. For example, the routing of tentative residential subdivision maps has been significantly expedited because all but one review agency, the Fresno Metropolitan Flood Control District, are now located in one area within City Hall. The City currently implements concurrent review procedures. This program has been successful in streamlining the processing system. Goals requiring continual improvement to these processes have been adopted by City Council.

Development Fees and Assessments - Since Proposition 13 was passed, land use jurisdictions have been struggling to find ways to fund the infrastructure and municipal services that must be provided to urban areas. Without adequate funding resources and choices, the City has been forced to require that new development areas bear the cost of service provision. The City Council adopted an Urban Growth Management (UGM) fee which is applied to all non-infill residential projects. The purpose of this fee is to allocate to property owners the cost of the increased demand upon municipal

services that occurs with new development. Within the UGM area, fees and improvements can add as much as \$3,000 to the cost of a modest three bedroom home. It is the City's position that the benefits of the provision of quality sidewalks, streetlights, roads, sewers and utilities outweigh the costs. Substandard infrastructure has been identified as a major deterrent to the health and revitalization of neighborhoods. It is planned that new neighborhoods not be subjected to the same problems that affect the City's older neighborhoods. Additionally, the market, to a much greater extent than assessments and fees, determines housing prices.

All project proponents must pay a processing fee when filing a development application. Filing fees differ for each type of project because the fees are only intended to cover processing costs. Since 1984, City (sewer, water, etc.) and public school fees have significantly increased and now amount to approximately \$5,000 per unit. These costs, when evaluated as a percentage of the total, have remained relatively constant over time. The City will continue to provide fee reductions for affordable housing projects in inner city areas.

Annexations - The Cortese/Knox Act requires that the Fresno Local Agency Formation Commission (LAFCO) act to ensure that jurisdictions consider the importance of open space and agricultural land when designating new areas for urban growth. The Act requires that fiscal, environmental, boundary and service provision issues be addressed if a City seeks to annex County land with the intention of designating that land for urbanization. The City has worked with Fresno County and LAFCO to produce a more efficient application and pre-zone process. The City and County have adopted an annexation tax-sharing agreement that can be applied to all annexations thus reducing processing times. These efforts have greatly reduced the time necessary to rezone new land needed for development.

Housing Goals and Objectives - The City has adopted positive and proactive housing goals and objectives. The City's proposed General Plan includes the designation of an adequate supply of land planned and zoned for single and multiple family housing. Encouraging infill development on land which already has infrastructure and access to public transit, providing a supply of smaller, lower priced parcels, supporting density bonus programs designed to reward property owners for providing affordable housing for seniors, persons with disabilities and other low-income groups, and allowing accessory dwellings (640 square feet) on single family parcels, are current objectives.

The City adopted a Housing Element to its General Plan in June 2002. Pursuant to state law, the City's housing element consists of, "... an identification of existing and projected housing needs, and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. It is further required that the housing element identify adequate sites for housing including rental housing, factory-built housing, and mobile homes, and make adequate provision for the existing and projected needs of all economic segments of the community." The following is a list of some of the City's adopted Housing Element policies that are intended to affirmatively further fair housing:

- **Provide** housing that varies sufficiently in location, cost, design, style, type and tenure to meet the housing needs of Fresno-Clovis Metropolitan Area (FCMA) residents.

- **Provide** housing opportunities without discrimination on the basis of race, religion, ethnicity, sex, age, marital status, household composition or other arbitrary factors. The City revised this policy during the Housing Element update to clarify it by adding the terms "color," "national origin," "sexual orientation," "source of income" and "handicap/disability."
- **Provide** quality housing and preserve housing quality within the FCMA.
- **Provide** sufficient amounts of residentially designated land and infrastructure for all housing types.
- **Assist** in the provision of decent housing for those FCMA residents who otherwise cannot afford such housing.
- **Support** development of the CHAS (now Consolidated Plan) which identifies current and projected housing affordability needs of the community, to access available and potential resources and to inventory existing institutional capability to meet the identified housing needs.
- **Utilize** redevelopment authority and the 20% Housing Set-Aside (HSA) to provide for affordable housing.
- **Encourage** the development of housing by nonprofit organizations.
- **Provide** comprehensive and updated housing-related demographics to the development community and nonprofit organizations.
- **Participate** in the State Finance Resource Clearinghouse and/or use other techniques to leverage housing program funds.
- **Increase** housing opportunities for very low- and low-income families with five or more members (large, related families).

Sale of Subsidized Housing and Possible Development The Housing Authority is actively involved in creating home ownership opportunities for its tenants and other very low- and low-income individuals. Many single family homes acquired, owned and operated by the Fresno Housing Authority have been, or will be, sold to tenants through a home ownership program called the Home Ownership Opportunities Program.

The Housing Authority has made every effort to maintain its existing housing stock and has requested and received funding to provide an ongoing maintenance and renovation program for its units. There has been no loss of units within its program.

If relocation is required as a result of code enforcement or other activities, compensation is provided to assist with the transition. The City has adopted an ordinance requiring landlords to fund relocation costs for displaced households when code enforcement actions are taken by the City. By providing equitable compensation and relocation assistance, it is possible to significantly improve the housing conditions for low- and very low-income families through relocation while also stimulating economic growth and neighborhood revitalization. See Section V-C for more information on assisted and subsidized housing.

Property Tax Policies The Fresno County Tax Assessor, Auditor-Controller and Tax Collection offices prepare, distribute and process property tax information, distributions and collections. All functions are implemented consistent with state and federal law and local ordinances. The County offers two programs that offer some relief to low-income homeowners. All homeowners living in their own dwelling can qualify for a flat rate homeowner's exemption. The County Board of Supervisors also adopted the provisions of Proposition 60 which provide a tax break for the elderly. Under this program, senior citizens can keep their lower Proposition 13 tax base and rate if they purchase a dwelling of lower or equal value. This provision is beneficial to seniors whose income has dropped or is fixed and who need to seek housing more suitable to their needs such as those with lower maintenance responsibilities, smaller, or with transitional living opportunities.

Building Codes. Building codes are intended to protect the public health and safety. Proper implementation of fire, water and other regulations ensures that housing is safe and livable over the long term. It is the City's responsibility to ensure that codes are implemented including regulations required by state and federal legislation. The City is committed to requiring code conformance in new construction and working to improve code compliance during rehabilitation, code enforcement and modernization programs.

The City fully implements all required local, state and federal laws including Title 24, Chapter 11 A of the California Building Code. The Code was amended in 1993 to be consistent with the federal Fair Housing Act amendments. This chapter codifies building requirements for persons with disabilities. It only applies to new multiple family units.

The City is funding code enforcement activities intended to ensure that existing housing is safe and sanitary. It is projected that the Code Enforcement Division will receive approximately 12,318 code complaints related to health and safety issues involving both single family and multi-family residential units each year; 6,365 will be in CDBG areas. Staff effort is focused on the investigation and correction of all substandard conditions. During remediation actions, the City seeks to advise property owners of funding resources available to upgrade homes and apartments to include accessible features.

Land Costs, Land Use Controls and On and Off-Site Improvements. In absolute terms, sufficient land is available to accommodate growth within the Fresno area through the turn of the century. Land is still available at reasonable prices compared to other large urban areas of California. While sufficient land is designated by adopted plans to accommodate projected growth, land available for

immediate development is limited to areas within a reasonable distance of the urbanized area. These areas include properties which can be annexed to the City and for which services can be extended at a reasonable cost. The development of adequate and fair financing mechanisms for (1) planning, processing and completion of infrastructure and (2) planning for the staging of growth is one of the most significant land use related problems of the decade.

Labor and material costs as a percent of total housing cost have decreased in the last decade. The cost of money for site preparation and construction is an important determinant of the final cost to the home buyer. Market value created by supply and demand, location and other factors is the main determinant. Current low mortgage interest rates have made housing more affordable in terms of financing.

Home Mortgage Disclosure Data (HMDA) and Practices. The conclusions drawn from the study and subsequent analysis are:

There has been a significant movement toward equalization of loan approval rates for all groups.

- In 2002, Caucasians and Asian/Pacific Islanders in Fresno were more likely to be granted a home mortgage loan (78% and 72%) than African Americans (59.3%) or Hispanics (67.4%). Individuals reporting income 80% and below the Fresno MSA median family income were approved 61% of the time.
- Joint male and female applicants were less likely to deny regardless to race or ethnicity though Caucasians applicants rates were significantly less compared to African Americans (22%) and Hispanics (13%). Asian/Pacific Islander joint male/female denial rates were lower (95), less than joint Caucasian –Minority applicants (11%).
- Conclusions are based on available statistics regarding applications and approvals of loans. It is unknown whether protected groups are being discouraged from entering the housing market or applying for loans.

Based on these conclusions, it appears that the City's programs to educate lenders and applicants regarding their rights and responsibilities may be working. With the exception of high income Hispanic applicants, it appears that differences between loan approval rates for all groups studied are disappearing. Even the differences for high income Hispanics are low when compared to other cities, such as Philadelphia, Milwaukee, Buffalo, New York, and Cleveland where differences in denial rates for all minority groups ranged between 13% and 20% in 1997 (Milwaukee Comptroller's Office). It is important to note, however, that an evaluation of home loan denial statistics cannot, by its nature, detect unrecorded discrimination. Only through audits, or other detection methods, can it be determined whether certain groups are being discouraged from entering the home ownership market or applying for loans.

Real Estate, Appraisal and Insurance Industry Practices. Real estate sales agents and real estate brokers that are members of the Fresno Association of Realtors (FAR) are regulated by the "Professional Code of Ethics" prepared and distributed by the National Association of Realtors. All sales agents and brokers, upon joining and becoming a member of the FAR, agree to abide by the Associations Code of Ethics and Standards of Practice. The agents and brokers agree to submit any disputes to arbitration and violations to the code of ethics are submitted to a Disciplinary Committee. Complaints against any Real estate agent or broker, including those that are not members of the Association of Realtors, may also be submitted to the State of California Department of Real Estate.

The Fresno Association of Realtors (FAR) has been working to eliminate discriminatory practices among Real estate agents. It currently has more than 2,100 members. In 2004, staff from the FAR reported that, during calendar years 2002 and 2003, no complaints of housing discrimination had been filed with them.

Appraisal industry professionals are self-governed through the Uniform Standards of Professional Appraisal Practice (USPAP). The Foundation regularly updates the USPAP and provides assistance in the interpretation of the rules and regulations contained within the book. Licensed appraisers agree to abide by and be governed by the USPAP. Appraisal classes and seminars, including those that provide education regarding discriminatory practices, are sponsored by the Appraisal Institute.

The USPAP, in the section related to discrimination in appraisals, prohibits certain practices. The appraiser is prohibited from considering the ethnic composition of the neighborhood in appraising the property or even discussing ethnic composition as it may impact the sales or purchase price of the appraised property. The appraiser is further prohibited from making any general statements regarding the ethnic composition of the community, even if the neighborhood composition was not considered in evaluating and appraising the property. The appraiser is also prohibited from taking a picture of persons in the neighborhood as a method of showing the ethnic composition of the community to the buyer or seller of property. Regulatory relief is available for any discriminatory action by an appraiser.

Adequate insurance coverage is necessary for the maintenance of employment and housing. Uninsured losses can devastate a household's resources. The State Department of Insurance's 1998 Commissioner's Report on Under Served Communities revealed that many low-income or minority communities were ignored by insurance firms when setting up agent offices and issuing homeowner and automobile insurance policies. The report was based on a study of policy writing practices information that insurers were required to provide in 1996 and 1997. The report included an examination of under served areas with high concentrations of minority residents, low-income households, and possessing high uninsured rates.

The State found that: 12.37% of vehicles were registered in under served areas but only 4.39% of insurance offices were located there; roughly 14.57% of California's population lives in these areas, but only 3.83% of the state's 200,000 insurance agents live there; and some 7% of all homeowner's insurance was written in under served areas, but almost 27.3% of all fire insurance policies were

written there. On the positive side, insurance rates declined in under served areas by almost 12% between 1995 and 1999.

A total of 140 of California's 2,674 zip codes were designated "under served." In Fresno, five zip codes (93701, 93702, 93706, 93721, and 93725) are included in the Commissioner's list. The zip codes roughly correspond with the Central, Roosevelt and Edison Community Plan areas. The Roosevelt area has a large concentration of traditional (28.95% of City total) and privately managed (22%) public housing, and Section 8 subsidy (22%) housing units. Edison and the Central City also contain large amounts of public and subsidized housing. The zip codes that are under served appear to correspond with the type of low-income neighborhoods that the State suspected might be the subject of insurance industry neglect. In 2005, the City will, consistent with City Council's action, evaluate the recently released report and develop strategies to resolve identified issues. In the short term, the City added insurance practitioners to its education outreach program, and consulted with insurance agency officials during Plan preparation.

C. Intergovernmental Cooperation.

The City is aware that housing problems and solutions cross political boundaries. The City is promoting a regional approach to the resolution of housing problems by assuming a leadership role in resurrecting Central Valley working groups. This involves increasing dialogue among urban and rural cities and counties by organizing, supporting or participating in multi-agency, nonprofit and private sector working groups. Groups include the Community Housing Council (CHC), Fair Housing Council (FHC), EOC Community Housing Leadership Board (CHLB), the Continuum of Care Collaborative, the Homeless Coalition, the Fresno Rental Housing Association, CSU Fresno, the Housing Authorities of the City and County of Fresno, Fresno County, local school districts and others who provide various services. All recognize the need to seek regional solutions to housing and community development needs and issues.

The City, working with its partners, has already initiated regional education discussions and cosponsored regional fair housing workshops. The City relies upon, and partially funds, organizations, such as the FHC, that provide vital education services. The City supports and relies upon numerous and important education and training services and programs provided to public housing program participants and other City residents by the Housing Authority. Internally, the City has initiated regular training opportunities for all staff involved in housing programs. The City is expanding and improving staff training in all aspects of housing issues including the City's transition to a more universally accessible community.

The City is also working to improve the resources of nonprofit housing service providers by providing centralized data retrieval opportunities, encouraging regional dialogue, staffing working groups, funding workshops, and, to the extent possible, providing funding or technical assistance to Community Housing Development Organizations and others.

The recently begun Continuum of Care Collaborative includes representatives of several agencies and cities, nonprofit organizations and others who address and resolve the needs of the City's homeless. Regular meetings are held with county and other officials, and joint county-city financial and staff contributions to projects is typical. The City develops shared approaches to decision making working with community groups and coalitions formed to address issues that cross boundaries.

The City has, and will continue to, cosponsor an annual Central Valley Fair Housing Conference. Topics have included patterns and practices of sales and lending discrimination, fair lending and fair housing enforcement actions, interpretation of, and better compliance with, state fair housing laws, the federal perspective on fair housing compliance, effective tenant selection rules, procedures and practices, and methods to build a strong economic base through affirmative advertising.

The CHLB works with the County and City to provide RentSense. RentSense is a telephone service that provides tape-recorded messages regarding a wide variety of housing issues, including referrals of individuals to California Rural Legal Assistance, Central California Legal Services, Centre La Familia, Fair Housing Council, State Department of Fair Employment and Housing and others who help individuals and families who may be experiencing discrimination. Recorded messages are provided in Spanish and English.

The Fresno City and County Housing Authority (HA) and the City recognize a very real need for affordable housing beyond that provided by traditional public programs. They will continue to work together to meet this need. There is a segment of the Fresno community, the working poor (individuals earning between 58.5% of the area median income), whose housing needs require more attention and, given the cyclical nature of the real estate market, will be significantly under served in the future. It is this market that the HA has targeted for an Affordable Housing Preservation Program and the City has targeted for the LIHP. The federal Public Housing Authority Program provides for the HA to acquire well located, market rate, multi-family rental complexes for the purpose of maintaining affordable rents. The HA acquires these projects through the issue of long-term, tax-exempt bonds. Since the program was implemented in January 1994, there have been 290 rental units acquired by this method.

The Housing Authority will continue to work through a nonprofit affiliate, the Housing Assistance Corporation, to acquire and rehabilitate housing stock using the Section 42, Low Income Housing Tax Credit Program. In 1999, the City approved an application from the Housing Assistance Corporation using CHDO funds in acquiring a deteriorated 60 unit apartment complex, razing it and reconstructing 48-three bedroom units on the site. Three units are being designed to be accessible for persons with disabilities.

Finally, the City Police and Parks and Recreation Departments are coordinating volunteer, literacy, jobs training, gang and drug prevention, youth recreation and esteem building, CALWORKS, and other programs with local school districts, the County Human Services Agency and other service providers.

D. HCD Goals and Strategies

The five-year strategy is the backbone of the Consolidated Plan. Within the context of established priorities, it includes a description of actions and programs to improve and increase housing opportunities for those in need and methods for coordinating those actions. It also provides concrete implementation and financing proposals. As the Con Plan's backbone, the five year strategy must be flexible enough to adjust to changing needs and conditions, yet strong enough to keep plan components together and effective over the long term.

The Con Plan components are the General Housing Plan, the Non-Housing Community Development Plan and the Anti-Poverty Plan. The first three of the following sections describe the strategies and actions necessary to meet the objectives of each Con Plan component. These sections include an explanation and quantification where feasible of specific planned outcomes. Quantified outcomes are also provided in Table 12. Projected outcomes are based on results from previous programs as reported in the CAPER. They may change in response to changing markets, trends or funding resources.

1. General Housing Plan

In the December 1999 AI, the City determined that one of the most problematic impediments to fair housing in Fresno is an inadequate supply of all types of housing stock. Of special concern were the lack of housing for large households, the need for more transitional and permanent supportive housing for persons with special needs and the under supply of safe, decent and affordable housing in all neighborhoods. The City is planning to continue its programs to increase its affordable housing supply. Through new construction, rehabilitation of existing housing stock, code enforcement, relocation and redevelopment, loans, grants and subsidies, and education programs, the City will work with the Housing Authority, RDA and community to provide housing opportunities for all residents.

The City has adopted priority goals for its general housing plan. They are: the new construction of affordable housing; the rehabilitation of available housing stock; the implementation of redevelopment and relocation programs that provide increased housing opportunities and assistance for those displaced through either code enforcement or redevelopment; and the monitoring and update of the City's General Plan and Housing Element and housing data regarding development of affordable housing for very low- and low-income families.

The following sections describe each priority goal, the strategies used to reach goals, specific actions and planned objectives. The implementation of plan strategies and actions, in conjunction with public education, permit and development streamlining, increased public participation, and improved inter and intra-agency coordination, will lead to substantially increased housing opportunities especially for lower income households.

Many strategies enable the introduction of quality housing and stable home ownership in target areas. The latter factors work to stimulate neighborhood pride and private sector and individual investment in stressed neighborhoods.

Please note that the City found it helpful to separate the priority goals pertaining to housing construction (Priority Goal 1) and housing rehabilitation and acquisition (Priority Goal 2). Some of the City's proposals apply to both priority goals. In most of those cases, the City has referenced Goal 2 rather than restate the same information in two places.

Strategy: Coordination of Housing Programs.

Plan strategies and actions have been developed with the understanding that there must be coordination among the City, the Housing Authority, the Fresno Redevelopment Agency, other public agencies, private and nonprofit organizations, and the community. Proper coordination serves the development community and those who need housing by eliminating redundant activities thus reducing costs. Improved information flow helps customers find services, enables providers to become aware of and adjust to changes, permits agencies to share funding, and allows the most expert and efficient service provider to assume service provision thus reducing unnecessary overhead and costs. To this end, the City will assume a leadership role in:

Action:

Improved Coordination and Communication - Initiating activities that lead to improved communication and coordination among service providers in order to provide a larger supply of affordable, high quality housing.

Regional Workshops - Assuming a supportive role in providing regional workshops on housing issues, participating in technical advisory groups, local and regional collaboratives, and promoting education programs for all who use or provide housing services.

Priority Goal 1 - New Construction of Affordable Housing: Increase housing opportunities for very low- and low-income families with emphasis on households with five or more members through new home construction and increased ownership opportunities.

Strategy: The City will increase new construction production and rehabilitation of existing affordable housing by increasing the number, expertise and capacity of the nonprofit housing community and stimulating the private sector using CDBG funds, HOME funds, local, private and public sector grants, other federal and state resources. The City and Housing Authority will administer programs in this strategy.

The City is sponsoring workshops designed to attract potential home builders and assist them with grant funding application processes. The City is increasing outreach and education programs designed to reach private and nonprofit sectors and neighborhoods especially those with a

disproportionate number of low income minority and ethnic households living in overcrowded conditions.

A strategy is to create more partnerships among public agencies, private and nonprofit sectors and the community that foster civic pride, increase community interest and confidence in City programs, and trigger more investment in people and neighborhoods. To date, this strategy has increased the number of interested CHDOs participating in the City's program from one to eleven. CHDOs and other nonprofits who successfully demonstrate the ability to finance, construct and manage affordable housing projects will be offered incentives to construct more housing units.

At the same time, the City Development Department will work with developers and property owners to reduce development costs and encourage use of the density bonus, mixed density incentives and accessory dwelling provisions of the Zoning Code. The City will also continue to require that major development projects include affordable units. The intent is to increase the supply of new private constructed affordable housing by stimulating the construction industry, and to spread affordable housing throughout new and older communities.

Actions:

Support Community Housing Development Organizations - Eligibility: Low/Mod Housing Benefit. The City will continue to allocate funds to nonprofit CHDOs for the specific purpose of providing an average of 10 units of housing for large families and 10 units of permanent supportive housing each year. The City will continue to work with nonprofits to fund and initiate the construction or rehabilitation of 50-150 new affordable rental units per year. New construction goals include units initiated and funded through the Housing Assistance Corporation/Housing Authority partnership. The City will continue to advertise and provide funding workshops for CDBG, HOME and ESG grant applications, as well as advice to nonprofit organizations in developing project pro formats and feasibility analyses. The City will continue to provide an affordable housing funding application packet.

Provide Support for Tax Credit Applicants - Eligibility: Low/Mod Housing Benefit. The City will provide support for at least six tax credit applications per year to ensure the availability of additional low-income multi-family rental units. The objective is to provide at least 907 units per year of additional multi-family housing for low-income households.

Improve Access to Housing for Large Families - Eligibility: Low/Mod Housing Benefit. In order to improve the opportunities for large, related families (household with more than four persons) to access affordable housing, the City will continue to work with the Housing Authorities of the City and County of Fresno, the Community Housing Council, the Community Housing Leadership Board (CHLB), and the Fair Housing Council (FHC) in the establishment and implementation of a training and "certificate" program for both home buyers and tenants who desire to become homeowners. The program will assist 56 families a year in qualifying for affordable housing opportunities.

Through coordination of a number of programs, the City will assist 250 large households each year with the acquisition of a home with three or more bedrooms; more than 200 large households per year with purchase of a home using the Downpayment Assistance Program; 9 large households per year with purchase of a home through the Lower Income Home buyers Program; and 1 large households per year with rehabilitation using the home rehabilitation program. For the past several years, these programs have mainly assisted minority low income households.

Homebuyer Assistance Program. In FY 2004 the City implemented a new program for first-time homebuyers, the Home Buyer Assistance Program. The City expects to assist 50 households per year with the purchase of a home through the new program. In addition, the City will provide down payment assistance to approximately 30 households in FY 2005 with American Dream Downpayment Initiative Funds

Foster Programs to Increase the Accessibility and Visitability of Housing Stock -(AI Action Plan, also applies to Goal 2) A goal of the City's AI is to work toward universal accessibility in housing stock and other public and private buildings. The elderly, persons with disabilities, parents with small children in strollers and others need to be able to use their own homes and visit friends and relatives without the hardship of inaccessibility. To this end, the City will continue to require funding recipients to add features that improve accessibility and visitability consistent with state and federal laws, and encourage them to exceed requirements whenever feasible. Projects with excess accessible features will continue to be regarded favorably.

The City will continue to review zoning ordinances and other land use development processes and other processes as they affect accessibility to housing including regulations that affect supportive housing for persons with disabilities or other special needs. The City will continue infrastructure improvement programs to reduce blight and equalize service delivery including the installation of accessibility ramps at intersections and other appropriate locations. The City will continue to remove architectural barriers in public buildings and implement its ADA transition and Section 504 needs' plans. In 2000-2001, the City's 504 needs' plan will be updated.

Strategy: The City will ensure that low income, minority and large households are not denied housing opportunities because of discriminatory attitudes or practices. The City will work with established nonprofits, such as the Fair Housing Council, Community Leadership Board, Community Housing Council, Fresno Rental Housing Association, the Continuum of Care Collaborative and others to spread information regarding fair housing rights and responsibilities. The City will financially support certain nonprofits that investigate, monitor and work to resolve housing discrimination problems and complaints.

Actions:

Act to Affirmatively Further Fair Housing By Eliminating Impediments. In December 1999, City Council adopted a revised Analysis of Impediments to Fair Housing. As part of that process, an action plan was identified which is intended to lead to the remediation of as many impediments as feasible. The City will comply with actions contained in the AI action plan. An annual report of

actions to accomplish plan requirements will be included in each year's CAPER. (Also applies to Goal 2)

Fair Housing Program - Education and Outreach - Fair Housing Council (FHC). Eligibility: Low/Mod Benefit; Fair Housing. The City actively and financially supports the FHC to further affirmative fair housing counseling, outreach and education, referral for discrimination complaints, tenant and home buying counseling, and identifying impediments to fair housing. FHC estimates that it will serve more than 1,200 persons in the City through its education and outreach, workshops and community events each year.

In this Con Plan, the City has delegated the lead role for education and outreach to the FHC. In the event that the FHC is unable to complete required Con Plan actions as needed, the City will attempt to locate another qualified nonprofit. The FHC will continue, with City support, to maintain a full-time education and outreach coordinator. Several fair housing workshops or training sessions will be conducted each year for agencies and organizations that work with persons who traditionally face discriminatory housing practices. The purpose of the training sessions is to teach community workers how to recognize signs of housing discrimination so that they are better prepared to assist their clients and refer them to the appropriate agencies for assistance.

Each year, the FHC, in cooperation with the City's regional housing partners, will conduct at least 42 fair housing workshops for housing providers to teach them how to comply with federal and state fair housing laws and how to apply these laws in their daily activities. Among previous regional conference cosponsors are: the City, the County of Fresno, the Apartment Association of Greater Fresno, the Fresno Building Industry Association, the Fresno Association of Realtors, the Institute of Real Estate Management, The Fresno Bee and the Community Housing Leadership Board. At least, 200 service providers will attend annual training sessions.

The City will continue to widely distribute housing funding information packets including processes and strategies for obtaining grants, and provide workshops regarding funding application processes. The City will continue to provide housing information on the City's web site including notice of local workshops and training sessions. (Also applies to Goal 2)

Investigation of Housing Discrimination Claims. In this Con Plan period, the FHC or another service provider will investigate all housing discrimination complaints. At least two fair housing audits for the rental and home acquisition markets will be conducted. Fair housing testers will continue to be trained to assist in investigating allegations of housing discrimination. Where appropriate, mediation and problem resolution will be attempted. Complaints will be referred to HUD, to the State of California Department of Fair Employment and Housing, and to private attorneys, as appropriate.

Fair Housing Literature and Translations. Fair housing literature has been developed in Hmong, Laotian, and Spanish. A City-published guide on disability issues was revised in 1998. In addition, a fair housing manual for housing providers was revised and made available. Fair housing literature

will be distributed to over 25 community agencies and schools, each year. Each year, through the AI action plan, the City will report on progress made to increase the number of languages used, and the types of literature provided in multilingual formats.. The City will report on progress made to provide literature in formats accessible to persons with vision, hearing and other impairments that may make traditional literature or the City's web site inaccessible to persons with disabilities. The California Tenants Booklet which describes both tenant and landlord rights and responsibilities, will be distributed to more than 1,000 persons per year who are interested in tenant and landlord information. (Applies to Goal 2)

Fair Housing Program - Community Housing Leadership Board. Eligibility: Low/Mod Benefit; Fair Housing. The CHLB is a private nonprofit organization that promotes fair housing through education, advocacy, and monitoring of fair housing activities. The CHLB will continue to receive County CDBG funds to operate RentSense, a Spanish and English telephone line for taped information on over 40 tenant-landlord issues including children in rentals, evictions, security deposits, discrimination and repairs. RentSense will be utilized by more than 8,580 callers per year.

Fair Housing Program - Other City Activities. Eligibility: Low/Mod Benefit; Fair Housing. The City Development Department will continue to staff the Americans with Disabilities Act Advisory Council and the Committee for the Employment of the Disabled to provide much needed information regarding strategies for affirmatively further fair housing for special needs groups. Each year, the ADA Council will be asked to meet with selected private sector and nonprofit development organizations to educate members regarding the need and incentives for voluntarily including accessibility and visitability features in all units constructed or rehabilitated in Fresno. In the first year of this Plan, the City will update its ADA Plan and Section 504 Needs Assessment and incorporate any new needs and strategies into future annual action plans. (Applies to Goal 2)

Homeowner and Tenant Education and Training. Given appropriate training, education in tenants' and homeowners' rights and responsibilities, and one-on-one counseling regarding the availability and methods of accessing educational and social service programs, low income and homeless individuals and families will have a better opportunity for finding and keeping permanent and affordable housing opportunities. Nonprofit and private sector builders, financiers and landlords will also have the opportunity to either realize appropriate returns on investments or meet organizational objectives. The latter situation increases incentives and potentials for continued private and nonprofit investments in the community. Informed and successful tenants and homeowners, landlords and investors can be expected to work together to invest the time and money necessary for ongoing maintenance and upgrades of housing stock as well as the construction of new housing.

The City will support the Fresno Rental Housing Association, the Community Housing Council, the Housing Authority, the FHC, the Consumer Credit Counseling Service of Central Valley, Inc., the County Human Services Agency, the ADA Advisory Committee, local school districts, housing and other advocacy organizations, and others in providing education regarding repair and maintenance skills, tenant, landlord and owner rights and responsibilities, and the life skills necessary to secure and keep safe, decent and affordable housing. Funding shall be provided through the membership

fees of housing provider organizations, City social service funding, CDBG, and other local, state and federal resources. (Applies to Goal 2)

Affirmative Marketing. The City has adopted an Affirmative Marketing Policy (AMP) for use in HOME funded projects. The AMP requires that the City and the HOME-funded participant share responsibility for informing the public about federal fair housing laws, soliciting eligible persons without regard to race, color, national origin, gender, sexual orientation, source of income, religion, familial status, or disability into the affordable housing market and evaluating the effectiveness of these marketing efforts. The AMP is designed to ensure that individuals who might not normally apply for available housing units because they are socially and/or economically disadvantaged be informed of available units, be encouraged to apply, and have an equal opportunity to rent/own their own units. The City will continue to implement the AMP through its plan to document projects and monitor and maintain files in the Housing Division office. An AMP plan shall be included in all HOME project proposals and agreements and HOME case files.

Increased Participation in Decision Making Processes. The City will continue to promote diversity of composition on all appointed Boards, Committees, Task Forces and Commissions that reflects the cultural, social, racial, economic, family make-up, sex, health, disabilities, income, age and other characteristics of the population and to promote volunteerism and participation in community activities affecting housing. The City will continue to publicize openings on all City-sponsored committees, commissions and advisory committees, and attract under represented groups particularly Hispanics, persons with disabilities and Asian Americans. The City will continue to advertise positions on its web-site and at neighborhood meetings. The City is working to increase participation of under represented groups by 10-15% per year.

Priority Goal 2 - Housing Rehabilitation and Acquisition Program. To improve the available housing stock for low- and very low-income households.

Strategy: More than 17,388 owner and renter occupied residential structures are in need of rehabilitation. Most of these units meet the definition of affordable housing. Some substandard and vacant units, if rehabilitated, add to the affordable housing stock. In recognition of the need to provide safe, decent, sanitary and affordable housing, the City will continue its programs to preserve and upgrade the quality of its housing stock. The Housing Authority will continue its acquisition, rehabilitation and resale program. The City will continue to coordinate all programs with the Housing Authority, the RDA and builders, and maintain channels for ongoing community input on program processes and outcomes.

The City will continue four primary programs to improve the availability of affordable housing stock to very low- and low-income families: ongoing code enforcement to prevent units from becoming unsafe and, therefore, unlivable; facilitating construction of new units (both for rental and ownership opportunities) to replace units that must be demolished; providing gap financing assistance to potential renters, through CHDO projects, and/or purchasers; and rehabilitation of existing units to maintain their viability and availability in the market.

Programs will be administered by the City or RDA and funded with HOME, CDBG, RDA 20% set aside, and other resources as they become available. Programs will be targeted to low interest rehabilitation and repair loans for low and moderate income homeowners and for rental properties where 70% or more of the households possess incomes of 80% or less of the median income.

Actions:

Code Enforcement. Eligibility: Slum/Blight Removal; Code Enforcement. The City will continue to enhance and maintain its health, safety, building and zoning codes. This includes a commitment to continually improve and provide the code enforcement activity necessary to ensure that existing housing is safe and sanitary. Funding for these activities will be secured from the CDBG Program as well as local funds. Approximately 1,372 housing code complaints will be addressed each year in CDBG eligible areas. Approximately 6,296 public nuisance cases, and 2,120 zoning violations will also be processed.

Staff effort will be focused on the investigation and correction of all substandard conditions. Property owners who fail to comply will be subject to citation and legal action.

Mortgage Revenue Bonds/Mortgage Credit Certificates. Mortgage Revenue Bonds can be used to facilitate the purchase of homes by selected groups or individuals and to facilitate the development of affordable multiple family units. Bond sales can provide lower than market interest rates to home buyers and developers of multiple family units. The Housing Authority administers a Mortgage Credit Certificate (MCC) program which provides first time home buyers with a federal tax credit equal to 15% of the annual interest paid on the first mortgage loan. The Housing Authority will continue to provide Mortgage Credit Certificates, if available, in an amount sufficient to facilitate development and ownership of single family housing. The proceeds of bonds will continue to be utilized by for-profit developers or nonprofit developers with the goal of providing between 65 and 80 units of affordable housing per year.

First-Time Home Buyer Assistance. Eligibility: Low/Mod Direct Benefit; Home Buyer Assistance. The City will continue to provide assistance to qualified home buyers through two programs: the Downpayment Assistance Program (DAP) and the Lower Income Home buyers Program (LIHP). In FY 2004, the City revamped the DAP and LIHP Program into the Home Buyer Assistance Program.

(1) Downpayment Assistance Program. Eligibility: Low/Mod Direct Benefit, Home Buyer Assistance. As much as \$4,000 in HOME funds will be provided to very low- and low-income first-time home buyers to purchase a single family home. The funds pay for closing costs and down payments up to 4% of the selling price of a home (which sales price must be under \$117,000). It is anticipated that this program will provide assistance in the development and purchase of almost 141 homes. One hundred and forty-one were served in 2003. The majority of these units will be purchased by lower income and minority households. The DAP will continue to include revolving fund clauses. The DAP received a HUD best practices award in 1999.

(2) Lower Income Home buyers Program. Eligibility: Low/Mod Direct Benefit, Home Buyer Assistance. HOME funds in an amount of up to \$19,400 will be provided to low-income first-time home buyers to purchase a single family home. Funds are used to assist with the down payment on a home with a sales price not higher than \$97,000. It is anticipated that this program will provide assistance in the development of new construction, resale of existing units and infill development of affordable housing. A total of 27 families per year are estimated to receive LIHP assistance on the resale of existing units. A total of 11 developers or buyers may utilize the LIHP infill loan program each year.

(3) Home Buyer Assistance Program. Eligibility: Low/Moderate Direct Benefit, HOME Buyer Assistance. In FY 2004, the Housing Division merged the DAP & LIHP programs into one program to provide mortgage assistance for first-time homebuyers. Up to \$40,000 will be provided to low and moderate income persons to pay for down payments or closing costs on homes which cannot exceed \$155,000.

HOPE Programs. The Housing Authority will continue providing home purchase opportunities for its clients. It is proposed that 20 homes may be purchased each year.

Owner-occupied and Rental Housing Rehabilitation. Eligibility: Low/Mod Direct Benefit, Rehabilitation. The City will continue to provide funding for the rehabilitation of existing owner-occupied houses through the use of HOME or CDBG funds. It is anticipated that this program will result in the rehabilitation of more than 57 units each year.

The City will continue to provide funding for the rehabilitation and repair of existing rental properties. Financed with Rental Repair Revolving or HOME funds, it is anticipated that the program will result in 43 units rehabilitated each year. The City shall continue inspection activities, consistent with state law and City Ordinances, for lead-based paint, asbestos, and other health and safety hazards that may exist in structures rehabilitated for occupancy. There should be the remediation of 20-30 adverse lead or asbestos conditions.

Housing Authority Rehabilitation Program. The Housing Authority will continue its rehabilitation program with an anticipated expenditure of approximately \$2.2 million per year to repair existing units. This would result in approximately 100 units being rehabilitated each year. Improvements will be accomplished through the use of comprehensive grant funds. In addition, the Housing Authority will, with input from its clients, provide management improvements within its public housing complexes including management opportunities for residents.

A substantial part of these improvements will deal with a direct request of the tenants to improve security. The Housing Authority will continue to abate lead and asbestos hazards in all public housing units that it rehabilitates.

Nonprofit and Private Sector Housing Service Providers. To facilitate the development of affordable housing by nonprofit and private sector developers, the City shall provide financial and other assistance for new construction or the rehabilitation of affordable housing units. The

primary goal will be to increase home ownership opportunities for lower income families as well as remove blight in areas with high concentrations of low income and minority households.

State Programs to Stimulate New Construction. Use the Proposition 1A enabled School Facility Fee Rental Assistance Program to stimulate affordable rental housing construction. The program is funded by the State Department of General Services and operated through the California Housing Finance Agency. Developers of new rental housing projects receive reimbursement of school facility fees paid pursuant to Proposition 14 if they agree to restrict rents and occupancy of a portion of the new units for a 55 year term. Builders qualify by restricting rents to a level considered affordable for households with incomes at or below 30% of the area income. Qualified tenants cannot earn more than 50% of the area's median income. Local school districts will determine whether a project is eligible.

Strategy: Maximize the Value and Availability of Resources - The City will (a) seek additional funding working with the community, nonprofit and private sector groups, other cities and counties, regional partners, legislative advocates and state and federal agencies, (b) margin, leverage, and invest funding to maximize purchasing power, (c) continue to streamline development processes to avoid duplications of efforts, and (d) take actions to stimulate economic development and create new jobs

Action:

Leveraging of Funds for Housing Programs - In order to increase housing opportunities, the City will work to design and utilize programs to assist lower-income families and at the same time expand the value of existing resources by leveraging funds. The City will work to leverage an average of \$40,000,000 per year to enhance the buying power of LIHP , Home Buyer Assistance Program, and rental rehabilitation funds. The leveraging will come from financial investments by owners and lenders participating in the City's housing programs.

Coordinate and Augment Federal and Local Resources - The City will coordinate directly, or partner with the RDA, for use of as much as \$2.5 million in local gas tax and local funds for street improvements and other community development projects; \$800,000 in Measure C funds; \$878,300 in local RDA Housing Set Aside funds; approximately \$948,500 in State Employment Development Act funds for local economic development projects; and local funds and revenues for programs such as code enforcement, graffiti removal, and police services. The City will encourage developers of rental properties to participate in the State Proposition 1A program for school fee reductions for properties.

Builders qualify by restricting rents on a very small number of dedicated units to a level affordable to households, with incomes at or below 30% of the area median income, for a period of 55 years.

Seek Additional Funding/Legislated Relief - The City will provide staff dedicated to seeking additional private and public grants and other resources and to working for state legislation that enhances City property tax and other resources.

Priority Goal 3 - Redevelopment and Relocation. To provide increased housing opportunities and assistance for those displaced through code enforcement or redevelopment.

Strategy: Appropriate use of the redevelopment process provides an opportunity to revitalize economic conditions, provide new jobs and facilitate development of affordable housing in the urban core of the City where infrastructure and services already exist. Housing in this area is particularly important due to its potential to complement economic redevelopment plans and programs and because of the under supply of safe, decent and sanitary housing. Because redevelopment processes generally emphasize programs to stimulate business activity and provide more jobs, it is important to ensure that housing elements receive similar attention. The City has worked with the RDA to develop a more effective process for streamlined and timely use of RDA set aside funds. The process will ensure that the RDA will, consistent with the law, continue to allocate 20% of tax increment revenue to projects that provide housing for low and moderate income families, and that required housing will be constructed in a timely fashion.

While code enforcement and redevelopment can significantly improve housing conditions and opportunities for low income households, it is important that any HCD strategy include elements that address displaced persons. Code enforcement is necessary to protect health and safety, and demolition of unsafe structures is a component of an effective code enforcement program. However, removal of substandard units lessens the number of affordable units that are available to the community. Redevelopment can also result in the removal of housing.

Although redevelopment law requires relocation assistance, housing units often cannot be replaced in the same neighborhood or at the same costs as the unit being replaced. At present, state law mandates that relocation assistance be provided to residents displaced through redevelopment or CDBG activities. Such residents typically have little in the way of financial resources and often need assistance in acquiring appropriate housing. Through this Con Plan, the City will continue to manage code enforcement relocations in a manner that ensures that households are provided with improved housing opportunities. The City will continue to coordinate with the RDA to ensure that displaced households are similarly treated.

Action:

Management of Real Property Ordinance. Eligibility: Low/Mod Area Benefit, Code Enforcement. The City will continue to enforce an ordinance requiring landlords to fund relocation costs for displaced households when code enforcement actions are taken by the City.

Enhancement of Enforcement of Health, Safety, Building, and Zoning Codes. Eligibility: Code Enforcement. The City will continue to enhance and maintain its enforcement of health, safety,

building, and zoning codes. New Housing and Public Nuisance ordinances clarify the City's ability to ensure health and safety standards throughout the community. The funding sources include CDBG, local funds, and other sources as they became available, including fines and penalties from past ordinance violators.

Tenant Assistance and Relocation. Eligibility: Low/Mod Direct Benefit, Housing. Since 1984, the City's rental rehabilitation programs have effectively provided affordable rental housing through subsidizing the cost of improvements. The result of this project-based financing approach has effectively provided quality rental housing at rents which remain affordable to lower-income families. The federal Rental Rehabilitation Program has been discontinued. However, the City is continuing its version of rental rehabilitation activities mainly with Rental Rehabilitation Program Revolving funds, HOME/CHDO and local RDA Housing Set-Aside (HSA) funds.

The Housing Authority will continue to provide assistance to families at or below 80% of median income who are living in units not in compliance with the City's Housing Code. Units with the most serious code violations and/or a broad range of deficiencies which threaten the health and safety of their occupants are targeted.

Priority Goal 4 - Plan Improvements.

Monitor, and complete the update, of the City's General Plan and Update the Housing Element and housing data regarding development of affordable housing for very low- and low-income families. Continually improve all other City regulations and processes that affect housing access and affordability.

Strategy: The underlying strategy of the City's planning framework is to ensure that an adequate supply of land is planned and prepared for single and multiple family housing. The Con Plan contains strategies to update housing data, ensure an adequate supply of land is appropriately zoned for housing, and encourage infill and higher density development in areas which already have infrastructure and access to public transit, freeways or major arterials. The provision of smaller, lower priced parcels, and density bonus programs are designed to provide incentives for property owners to provide affordable housing for seniors, low-income persons with disabilities and other low-income groups. Incorporation of land-use policies to accommodate a diversity of housing sizes and types as well as higher residential densities provide increased opportunities for affordable housing. General Plan updates and monitoring will be funded with local resources.

Actions:

General Plan Update and Monitoring. Eligibility: Low/Mod Area Benefit. The City will continue to monitor the implementation of the General Plan and Housing Element. The City will obtain year 2000 census data as soon as available. The City adopted the 2025 Housing Element. in November 2002. The revision included changes to the anti-discrimination policy to reflect existing practice by

adding the terms "color," "sexual orientation," "source of income," "national origin," "handicap/disability," and "protection from hate crimes" (1999 AI).

Continuous Improvement Programs. The City will continue ongoing review and improvement of City codes and ordinances in a manner that (a) enhances affordability, location choice, accessibility and visitability, (b) reasonably accommodates all who seek housing and (c) decreases unnecessary housing costs or construction delays by streamlining bureaucratic processes. The City will continue to improve and step up enforcement and permitting processes to assure that all required local, state and federal laws including Title 24 and other construction regulations related to accessibility continue to be fully implemented, and that designers and builders of single family homes and remodels are aware of programs and advantages of including accessibility features in projects that are not required to include them. The City will improve its Group Homes Ordinance in 2000. The City will act to revise any ordinances that violate existing or new fair housing, or any other civil rights laws, as soon as such determinations are made, or new laws passed. (1999 AI)

Pro-Active Zoning/Inner City Fee Reduction. Eligibility: Low/Mod Area Benefit, Planning. The City's Development Department will continue to oversee implementation of the Inner City Fee and Reduction Program. Under the program, development entitlement fees for inner city plan amendments, rezoning, conditional use permits, site plan, and variances are reduced 50% or greater. Most entitlement fees are reduced several thousand dollars under the program. Reductions encourage more proposals for new, rehabilitation, and private redevelopment projects in the inner city.

The inner city area is within the CDBG Program eligible area. CDBG funds are expended to partially subsidize the inner city fee reduction program. Approximately 100 developers, business owners and residents will take advantage of this program each year. Quality development enabled by the program will improve the character, quality, economic viability and stability of older Fresno neighborhoods.

Programs to Encourage Housing Development. To encourage the development of affordable housing, the Development Department will continue to monitor and encourage:

- Mixed-Income Opportunity Housing, a program that provides housing opportunities in new residential developments for mixed income groups by incorporating housing units affordable to low or moderate income groups into new residential development project proposals. These units may be located within the project or in another location. Financing is generally provided through a combination of density or financial incentives to the developer. The developer may choose to absorb some costs in order to realize higher profits from the remainder of a proposed project.
- Partnerships between developers and nonprofits may be used to produce affordable units. The latter strategy permits each service provider to contribute their special expertise thus increasing project efficiency and hopefully reducing costs. Units can be developed and/or sold at market rate, with some assistance, below market rate, or through innovative financing programs. Effective use of the MOU program can increase the availability and location choices of affordable and supportive housing.

- **Density Bonus.** Provides incentives to developers through the provision of higher densities, financial incentives, or fee waivers in exchange for a commitment to provide housing for very low- and low-income families or senior citizens.
- **Higher Densities.** The City has increased acreage designated or zoned for higher density development. The existence of additional higher density designated land in multiple locations provides greater opportunities for affordable housing and for location choice.
- **Minimum Density Development Standards.** Requires the development of property at a minimum percentage of the designated density. Utilization of this standard provides for higher densities with typically more affordable prices.

2. Non-Housing Community Development Plan.

This plan addresses the supportive infrastructure that makes communities safe and livable. The two priority goals are to (1) provide public facilities improvements to facilitate neighborhood revitalization, and (2) provide higher levels of crime awareness and law enforcement services primarily in CDBG eligible areas using the public services portion of the CDBG entitlement.

Priority Goal 5 - Public Facilities and Improvements. To provide public facilities improvements to facilitate neighborhood revitalization.

Strategy: The continued development and maintenance of affordable housing is dependent upon viable and appropriate infrastructure improvements. Adequate water, sewer, street, transit, fire, police, recreational facilities and services are not only critical to establishing and maintaining viable neighborhoods but to improving the overall quality of life within the community. The City will engage in continuing upgrade of blighted and underdeveloped areas. The focus will be placed upon facilities and services in CDBG eligible areas. Funding sources may include: CDBG, Measure C, gas tax, SB 325 (bicycle and pedestrian funds), Transportation Enhancement Act funds, local funds, and other sources.

Actions:

- Update of General Plan and Housing Element of the General Plan and Continual Improvement Development Standards.
- To ensure that adequate infrastructure is provided in all areas of the City, the City will continue to monitor and improve development standards and processes, and will update the General Plan and Housing Element of the General Plan. Proposed infrastructure design will be undertaken in a manner that supports development to maximum permitted residential densities.

- Ongoing Upgrade of Infrastructure. The City will continue its ongoing program to upgrade infrastructure improvements with emphasis on projects that support neighborhood revitalization and redevelopment programs.
- Neighborhood Street Improvement Projects/POP. Eligibility: Low/Mod Area Benefit, Public Facilities – Streets

The City will continue to emphasize ongoing upgrading of infrastructure improvements to support revitalization of low- and moderate-income neighborhoods that are deteriorating or threatened with deterioration. Funding will be accomplished through the use of CDBG monies, Fresno gas tax funds, Measure C, Transportation Enhancement Act funds, and other federal, state and local resources as available.

Each year, the City has designated 14 projects in the CDBG eligible areas that will most benefit from a concentration of improvement activities. Two of the main criteria for these projects are the existence of drainage facilities and the existence of some portion of curb and sidewalk. The selected areas are not in need of total infrastructure reconstruction. The goal in the neighborhoods is to provide a renewed and complete infrastructure, which would allow for regular street sweeping. It has been observed that upgraded infrastructure, coupled with regular street sweeping, triggers increased voluntary yard and building maintenance by individuals and businesses.

Code enforcement, street sweeping, Community Sanitation Division activities, tree trimming, neighborhood watch, and POP activities will be coordinated to maximize effectiveness.

Concrete Reconstruction - Various Streets. Eligibility: Low/Mod Area Benefit; Public Improvements - Streets. The Public Works Department will continue to reconstruct streets and sidewalks in CDBG eligible areas. Crews will work to resurface almost 20 miles of streets, 70,000 square feet of concrete sidewalks, and 30,000 linear feet of curb and gutter each year. The City sets aside \$150,000 annually in state SB 325 revenues for ADA ramps which cost approximately \$1,500 per ramp. Each year, the City will construct at least 100 ramps.

Streetlight Re-lamping. Eligibility: Low/Mod Area Benefit; Public Improvements - Streets. Each year, the Public Works Department will upgrade 1,640 street lights in the CDBG eligible areas. The purpose of the project is to provide energy conservation and increase visibility in low-income areas and thereby reduce crime and improve public safety.

Lease Temporary Storm-Water Basin. Eligibility: Low/Mod Area Benefit, Public Works. This project has been ongoing with the City since the inception of the CDBG Program. This project assists in preventing flooding in the Highway City area (northwestern neighborhood in the city), which is more than 51% low- and moderate-income. Additionally, the basin provides storm water retention capacity until a permanent facility can be constructed.

Improved Transit. The City will continue to expand transit services. Table 9 includes funding estimates for transit improvements. Specifically, the costs for operating three small circulator buses,

fifteen hours per day, seven days a week within target areas were expensed. The smaller buses would enable more flexible service. The City is currently operating a demonstration project based upon the use of small buses. If successful, funds could be sought to fund a collector bus system to facilitate commute and other needs in lower income areas.

Priority Goal 6 - Crime Awareness. To improve public safety and to provide funds to increase law enforcement services, primarily in CDBG eligible areas. The budget would be allocated from the public services portion of the CDBG entitlement.

Strategy: People need and desire safe neighborhoods. Unsafe neighborhoods repel private investment, and cause more affluent residents to abandon them. These problems destabilize neighborhoods and undermine small businesses. Businesses also avoid locating in unsafe areas without subsidies from the public sector. As a result, fewer jobs are available in areas where people have the lowest income and can least afford transportation to distant job locations.

In 2002, City no longer received funding for the POP program. In response to the loss of this program, the City acted to institute a different strategy in continuing community oriented policing. This approach required that the City reduce its emphasis on traditional concepts of crime driven law enforcement. Instead, emphasis is placed on crime awareness, prevention and education. Community residents, officers, churches, community groups and schools are coordinating with the City on crime awareness programs. The results of the DCST program as Table 11 indicates, have been positive and dramatic.

Table 11 - DCST figures*

| | Population | Crime Index | Violent Crime | Property Crime | Murder and Negligent | Forcible Rape | Robbery | Aggravated Assault | Burglary | Larceny/Theft | Motor Vehicle Theft | Arson |
|----------|------------|-------------|---------------|----------------|----------------------|---------------|---------|--------------------|----------|---------------|---------------------|-------|
| 1999 | 403,966 | 28,833 | 4,008 | 24,825 | 26 | 160 | 268 | 2,554 | | 4,419 | 15,763 | 4,643 |
| 2000 | 413,000 | 32,868 | 3,843 | 29,025 | 24 | 161 | 13,004 | 2,354 | 4,514 | 18,732 | 5,779 | |
| 2001 | 435,600 | 34,681 | 4,096 | 30,585 | 40 | 202 | 13,062 | 24,092 | 5,203 | 18,398 | 6,984 | |
| 2002 | 443,363 | 33,909 | 3,780 | 30,129 | 42 | 158 | 1,479 | 2,101 | 4,476 | 18,478 | 7,175 | |
| Decrease | | 18% | -6% | 21% | 62% | -1% | 17% | -18% | -1% | 318% | -54% | |

*Source: 2003 Fresno Police Department – Annual Crime Report Includes willful homicide, forcible rape, robbery, aggravated assault, burglary, larceny/theft, motor vehicle theft, arson.

Actions:

DCST. Eligibility: Low/Mod Area Benefit, Public Service. The City is allocating the majority of the CDBG's public service funds to the DCST Program in the Police Department. DCST substations are located within the CDBG eligible areas of southeast Fresno area, southwest Fresno and the

central area as well as El Dorado Park, Pinedale, and Highway City. Through this program, teams of specially trained officers are concentrated in CDBG-eligible areas not only in a reactive mode, but more importantly, in a proactive mode.

The officers work exclusively with selected neighborhoods to help identify and eliminate problems. While working closely with neighbors as well as other City departments, such as Code Enforcement, Public Works, Housing, Community Sanitation and Parks, these efforts have been proven to reduce crime and make areas with a larger supply of affordable housing more attractive. The goal is to decrease crime 12.3% during the Con Plan period.

DCST Support. The City funds Care Fresno as part of its police assisted community improvement program. The Care Fresno Team was created to look for ways to prevent crime thus reducing the need for police to concentrate on crime response calls. The team consists of a full time police officer, two full time civilian employees and members from a local church networking group called Evangelicals for Social Action. The team coordinates service delivery, matches volunteer groups with DCST projects and introduces them to the POP project officer. Child literacy improvement has exceeded City expectations by 10% (a 17% improvement for participating children. Over 300 volunteers are now working on this project.

3. Anti-Poverty Plan.

In 2003, the City's average unemployment rate was 14.2%. As stated previously, the single most important reason households cannot find or maintain suitable housing is income. A successful strategy to decrease poverty must include improvements to the City's economic health. Improved economic health is accompanied by more and better paying jobs, increases in property tax revenues to agencies that provide services, and fewer persons who need public assistance to maintain homes and meet the basic needs of their families.

Jobs and increased income stabilize families. Self-sufficiency fosters optimism and feelings of well being. Adequate housing obtained with higher incomes provide better environments for youth. For example, children with places to study do better in school.

In a healthy economic environment, the numbers of persons needing help declines. City resources then become available to focus on needs that cannot be resolved with jobs or adequately addressed because overall needs are too great. Examples of these needs are veterans counseling and assistance, farm worker assistance, help for battered spouses and abused children, AIDS prevention, drug and alcohol addiction, public health, accessibility and visitability programs, literacy, and supportive housing for the elderly and persons with disabilities.

To substantially reduce poverty, the recruitment of new businesses and support for existing businesses, coupled with life and job skills training, is essential. Providing healthy businesses that provide jobs is considered the single most important way to provide affordable housing opportunities in this City. The City's anti-poverty strategy focuses on economic development. At the same time, it includes strategies to create a safety net for those who are currently homeless or

threatened with homelessness, those who are not yet prepared for jobs, and those who cannot become completely self sufficient because of age, physical or mental disabilities.

The four priority goals of the Anti Poverty Plan are to: (1) provide emergency shelter, transitional housing, permanent supportive housing and services to the homeless and to act to prevent homelessness; (2) depending on funding availability, continue to provide assistance to nonprofit organizations providing neighborhood housing services, supportive services to the homeless, older adults with physical and/or mental impairments, victims of domestic violence, and households with abused children among others; (3) coordinate with the County Human Services System (CALWORKS and other employment and training programs), the Housing Authority, the Economic Development Corporation (EDC), local secondary schools, community college and university employment training programs, and related programs to ensure that job training programs prepare residents for the types of jobs that will be created, and that individuals obtain the life and business management skills necessary to find and maintain employment; and (4) provide economic development programs using positive marketing, the Section 108 Loan Guarantee Program, CALCAP Program, SBA Loans, Redevelopment Tax Increment, Enterprise Zone incentives, and/or other funding sources that revitalize the economy and increase the number of available jobs.

Priority Goal 7 - Emergency Shelter and Transitional Housing / Prevention of Homelessness / Permanent Housing for Homeless. To continue to provide assistance for the homeless and those in danger of becoming homeless and improve the communication and service delivery capabilities of agencies and organizations that provide programs to assist the homeless.

Strategy: The provision of services to those who are homeless or threatened with homelessness and the provision of temporary shelter and transitional housing for homeless families and individuals are critical goals of the state legislature. The City has responded by facilitating the efforts of other agencies that provide emergency housing. The City will continue to sponsor workshops with agencies to better define the housing and social service requirements of the homeless. The City will continue to participate in the County's information and referral service program designed to link service providers with the homeless. The City will continue to fund programs using Emergency Shelter Grant, Supportive Housing Grant (if Continuum funds are not obtained), City social service funding, CDBG and other sources as they become available.

Some of the nonprofit service providers financially supported by the City through the ESG program are: the Maroa Home which provides funds for shelter and other assistance for the homeless including those with HIV/AIDS; Arbor House which provides shelter and other assistance for the homeless including AIDS and HIV patients; Poverello House which assists almost 25,000 poor and needy homeless men and women each year including those with AIDS/HIV including providing free medical care, and social and residential services to the homeless and destitute; Turning Point of Central California, Inc. which provides comprehensive transitional housing coupled with long term comprehensive social, economic and rehabilitative services; Marjaree Mason Center (MMC) Transitional Emergency Program which provides a safe environment, food and shelter, intensive counseling, education, mental health assistance, addiction recovery, and other basic needs to women

and children who are victims of domestic violence; the Spirit of Woman of California, Inc. which provides transitional shelter and counseling; and Fresno County Economic Opportunities Commission (EOC) Sanctuary which provides shelter and assistance for the homeless with emphasis on youth services; and others.

Actions:

Continuum of Care Plan. Eligibility: Low/Mod Direct Benefit, Homeless Shelters. The City worked with HDD's Fresno office to set up a Continuum of Care Collaborative (COC) with local homeless service providers. The City will continue to advise, support, and help facilitate the COC. The responsibility for group goal and priority setting and identification of obstacles will continue to be the responsibility of participating homeless providers.

The mission of the COC is to prevent, reduce, and end homelessness in the San Joaquin Valley beginning with the Fresno/Madera metropolitan and rural areas. The 1999 COC three year plan was developed through an active participatory process involving agencies serving veterans, homeless, seniors, persons with disabilities, HIV/AIDS, mental illness, and substance abuses as well as health organizations and churches.

The COC adopted a number of planning goals which included formalizing and strengthening the COC as the guiding instrument for Continuum applications. COC efforts have included looking for resources for hiring staff, enhancing and stabilizing the homeless provider organizations within the Continuum, including the development of additional case management and social work services in various programs, increasing the number of beds for the homeless, and increasing the amount of affordable housing for transitional housing providers. The City will continue to assist the COC with applications for COC federal funding and /or supportive housing grants for homeless service providers.

Emergency Shelter Grant Program. The City will continue to fund shelters for the homeless and conduct on-site monitoring at locations such as the Marjoree Mason Center (formerly the YWCA), Poverello House, Fresno County Economic Opportunities Commission (EOC), Turning Point of Central California, Inc., Spirit of Woman of California, Inc. and Maroa Home. ESG funding, if continued at current or higher levels, will provide reimbursement for shelter maintenance and repair, security, insurance, and utility costs. Use of ESG funds will result in almost 346,896 meals, and 66,692 units of shelter being provided to more than 7,053 individuals, each year.

Supportive Housing Program. In the event that the Continuum of Care is not funded, the City will continue to seek funding through HUD's Supportive Housing Grant (SHP) program. The focus of this effort is to continue to ensure the availability of a service provider for dually diagnosed homeless persons in the City.

Improve Accessibility and Visitability at Homeless Shelters - In 2000, the City will check every program-funded emergency shelter facility for compliance with accessibility statutes. If any need upgrades, a schedule for completion of required upgrades will be developed and implementation

monitored by the City. The City will work with the Continuum of Care Collaborative to assist shelters with acquiring funding for upgrades if needed.

Priority Goal 8 - External Support and Coordination of Services. Depending on funding availability, continue to provide assistance to public agencies and nonprofit organizations providing neighborhood housing services, supportive services to the homeless, older adults with physical and/or mental impairments, the mentally ill, victims of domestic violence, and households with abused children among others. Coordinate with public agencies providing job training, life skills training, lead poisoning prevention and remediation and other education programs that support the City's Housing & Community Division (HCD) strategies.

Strategy: The City is unable to be the main service provider for all programs designed to address housing and community development needs within the City limits. Pursuant to the State Constitution and various legislation, certain powers and responsibilities are reserved for the State. The State delegates other specific powers and responsibilities to the cities, counties, joint powers authorities and special districts. In turn, the City, County and others delegate other powers and responsibilities through legislative actions to entities such as the Housing Authority, Redevelopment Agency (RDA), or Metropolitan Flood Control District. Schools and land use jurisdictions are separated. There is a need to separate church and state. Private and nonprofit entities create programs that provide valuable services but may not be easily assumed by a City.

An effective HCD strategy must ensure that the City successfully creates partnerships and communication channels across a fragmented arena of governments and service providers. To this end, coordination, communication and education among public agencies are critical elements of this Con Plan and any program it espouses.

The City will continue to work to maximize the potential for nonprofit organizations and volunteers to enhance City programs, fill service gaps, and complement and enhance City resources. A key strategy of this plan is to provide assistance to nonprofits that can best assist the City with meeting Plan objectives. The City encourages organizations that maximize community involvement through volunteerism, independent fund raising, and coordination with neighborhood groups, local governments and other service providers with similar functions. The goal is to create a coordinated network of community oriented agencies and organizations that can assist the community with attainment of the Con Plan's HCD objectives.

Examples of organizations that have received City funding in excess of that provided by federal and state programs are provided in Appendix F.

Actions:

Support Efficient and Productive Organizations. The City will allocate funding, as available, and seek additional funds to support efficient and productive organizations that can further the City's efforts to affirmatively further fair housing and accomplish other Con Plan objectives.

Award Funds Based on Community Priorities. Each year, the City will accept funding applications. Funds will be awarded based on community priorities, past funding commitments, evaluation of the outcomes of previous-funded projects, and availability of funds.

Contribute City Funding for Social Service Providers. The City Parks Department will administer the use of City social services funding, as available, to continue to support nonprofit service providers. Each year, funding is anticipated to be more than \$600,000 (See Appendix F for history of this funding).

Expansion of Community-Based Services. The City will proactively encourage the development and expansion of community-based services for abused children, battered spouses, elderly persons, adults meeting the Bureau of Census' current population reports definition of severely disabled, homeless persons and those threatened with homelessness, illiterate adults, persons living with AIDS, and migrant farm workers.

Expansion of Employment Opportunities Needed to Raise Incomes. The City will use Fresno Empowerment and Enterprise Zone employment incentive programs. The City will continue to coordinate with the State Employment Development Department to offer Work Opportunity Tax Credits to employers who hire public assistance recipients through the City and County's Welfare to Work plans. The City will continue to provide training funds to employers through the Work Force Development Board to encourage the hire of unskilled and economically disadvantaged individuals. The immediate objective is to reduce the unemployment rate by providing incentives to businesses in the neighborhoods where housing needs are the greatest. The goal is to increase the number of individuals and families who can afford safe, decent and permanent housing. The City will continue to support the Fresno County Economic Opportunities Commission (EOC) Youth Build Program to provide housing improvements with job training for disadvantaged youth. The EOC will fund a home weatherization program using youth. The City will continue to coordinate its employment incentive and economic development programs with those of the Housing Authority, County Human Services Agency (CALWORKS), EOC, Proteus, Inc., Fresno City College, local high schools, and others whose goal is to raise individuals and families out of poverty by providing literacy, job and life skills, work experience and job placement.

Regional Coordination. The City will participate in regional efforts to organize, consolidate and publicize services and service provision opportunities.

Priority Goal 9 - Economic Development. To promote economic development and redevelopment.

Strategy: The need for jobs, homeless services, and rehabilitation support among others can be lessened substantially without public intervention, if the economic vitality of an area is improved. A more vital economy can produce permanent higher paying jobs with benefits. Stable jobs, health insurance, retirement and other benefits increase income and can break the cycle of poverty that is so prevalent in Fresno and other cities.

A successful HCD strategy must include components that attack and solve problems in many ways. The attraction of new employers, coupled with assistance for existing business, small businesses and those owned by women, minorities, and economically disadvantaged persons, stimulate the production of permanent jobs, and promote private investments in neighborhoods, job training and education. A living wage and the self esteem that is derived from productive employment, work together to stimulate neighborhood pride and interest in improving property. With more households successfully meeting their own life challenges, the City and its partners can focus on those who cannot.

The RDA and the City's economic development staff work closely to stimulate economic revitalization and the jobs that accompany it. The RDA is working on more than 20 concurrent projects in downtown Fresno that are worth more than a half-billion dollars. The Agency and other community based organizations working in concert with City staff and civic leaders have a shared vision of a vital, thriving downtown. RDA programs include the following community-wide benefit components:

- Job opportunities in areas where unemployment is among the highest (retail, service, office, entertainment and manufacturing jobs, and construction jobs created by new development and the remodeling of existing buildings);
- new cultural, shopping and recreational opportunities;
- more tax revenues to support improved public safety and services; reversal of the financial drain caused by blighted areas;
- positive image building and restoration of community pride;
- Better use of existing infrastructure, jobs located near transit.

It is the strategy of this plan to help more persons and households become self sufficient so that they can assist the City in meeting Plan objectives rather than needing City assistance. This strategy can work if the RDA, City, the County, other agencies and private and nonprofit sectors work together to improve the area's economic health and well being.

Actions:

Maintain and Support Economic Development and Redevelopment. The City will maintain and support an economic development team, and continue to work closely with the RDA so that these agencies are able to take the actions necessary to revitalize the area's economy to the extent feasible. The City will support the efforts of the Fresno Economic Development Corporation, a key partner in addressing redevelopment needs. Both agencies will continue partnerships with private sector and nonprofit organizations that share, or can be stimulated to share this Con Plan's vision.

Promote Volunteerism. The City will continue to work with the community to recruit volunteers to assist with programs, and to learn ways to better serve needs and share ideas.

Provide and Coordinate Technical Support and Training. The City will continue to provide technical support to economic development activities by encouraging project applications, assisting with market analysis, negotiating agreements between public and private sectors and attracting private funding that meets leveraging expectations. The City will continue to provide for the expansion of technical assistance programs, the maintenance of a small business employment resource center, promotion of employee training programs, and coordination with job training and education programs provided by school districts, colleges, vocational schools, the Fresno County Human Services Agency and others.

Promote Positive Image. The City will promote its image as a desirable community with a demonstrated governmental record for supporting and aggressively expediting employment development efforts. The City will increase its attractiveness to new and existing businesses by advertising (1) its commitment to, and success with, crime awareness and prevention, education and controlled substance programs and policing and (2) enhanced quality of life features such as parks, recreation and managed open space, and cultural amenities.

Direct Funding to Effective Programs. Economic development programs will be funded using the Section 108 Loan Guarantee Program, CALCAP Program, SBA Loans, Redevelopment Tax Increment, Enterprise Zone incentives, and/or other funding sources. Programs may be used city wide although it is anticipated that the primary focus will be in CDBG eligible areas. Programs that can demonstrate effective approaches or optimize funding use through leveraging or other means will receive priority consideration.

Economic Development Program Administration. Eligibility: Low/Mod Direct Benefit; Economic Development. The program is intended to improve the City's economic climate and resources, attract businesses and create jobs throughout the city as a major function of economic development. The program also contains a component which monitors and assists women, minority and other economically disadvantaged businesses. A goal is to decrease the 13% unemployment rate by at least 1% per year.

The Gap. Eligibility: Not federally funded. This firm has agreed to locate their 2,000,000 square foot distribution facility in the Fresno area. The site is being developed in five phases for a total investment of \$300 million. During Phase One, there were 600 full-time positions created. The Gap ultimately plans to employ 1,500 people by Phase II. This project is a major contributor to economic growth in the city.

Section 108 Loan Repayments - Regional Medical Center Construction Project. Eligibility: Low/Mod Direct Benefit; Economic Development. The project includes a new entryway, support buildings, and a Trauma Center and is expected to be completed in 2002. The City has obligated a total of \$4.9 million. The total private/public investment at the site is expected to exceed \$200 million over the life of the Con Plan. A number of jobs are expected to be created. The

Redevelopment Agency has taken steps to reduce blight in the area as part of the project. Additional activities in the future will build on efforts already taken by both the Redevelopment Agency and the City.

Priority Goal 10 - Monitoring. - To establish and implement a monitoring program for the Consolidated Plan and other housing activities.

Strategy: A successful HCD strategy must include a monitoring and evaluation component. To this end, the City will coordinate Con Plan implementation with local, state and federal agencies, private industry, nonprofit service providers, nonprofit advocacy groups and the community. Coordination objectives will include information gathering and sharing, measurement of plan outcomes, and feedback on program effectiveness. The intended result is to ensure that programs are implemented as adopted, or adjusted to maximize adherence to Con Plan and community objectives.

Of prime importance to the Con Plan monitoring is oversight by the Housing and Community Development Commission (HCDC). The Commission consists of private citizens who are appointed by the Mayor subject to approval by City Council. In the past few years, the composition of the HCDC has reflected the ethnic and minority characteristics of Fresno's population with the exception of its Asian American sector. A goal of this plan and the AI is to encourage more participation by Asian American residents.

The HCDC does, and will continue to, review activities and programs proposed or adopted by the City Council, and make recommendations to staff and to City Council. These include review of CDBG, HOME and ESG grant applications, use of RDA 20% set aside funds, the AI Action Plan, and Consolidated Plan Annual Action Plans and CAPERs.

As part of the Con Plan's monitoring program, the City will annually review and evaluate the outcomes of each year's Consolidated Plan implementation efforts. Using information assembled during annual research and coordination efforts, the City will prepare a CAPER which includes the results of the evaluation. Specific items to be included are a status report and summary of AI action plan outcomes and an itemization of community development accomplishments as they relate to Con Plan priorities. Where applicable, outcomes will be reported by the income, ethnic/racial and special needs' characteristics of the population that benefits from Con Plan programs. There are several specific monitoring programs that will continue to be implemented.

For example, important federal requirements are accomplished through the historic preservation program. This program is intended to ensure that housing programs and projects do not conflict with local, state or federal regulations or objectives that are intended to conserve historic resources and maintain neighborhoods. Through the program, the City will continue to work to preserve historic structures in CDBG eligible areas in an effort to eliminate blight, and promote revitalization in Fresno's older neighborhoods.

Staff works with developers, architects, the Design Review Committee, the Historic Preservation Commission and homeowners to ensure that restoration of historic homes will be sensitive to original design and complement the neighborhood in which those structures are located.

The City has also adopted a policy statement expressing a commitment to use Disadvantaged Business Enterprises (DBE) which includes the former Minority Business Enterprise (MBE) and Women Business Enterprise (WBE) programs. The policy is to maximize to the extent feasible the use of DBE's in business transactions financed in whole or in part by federal and local resources. In compliance with rules and regulations contained at 49 CFR Part 23, the City's DBE policy and commitment are directed at construction projects and procurement of professional services, supplies, equipment, and materials. The objective of the DBE program is to involve disadvantaged business enterprises in all aspects of contracts.

Actions:

AI Action Plan Status Report. Each year, the City will evaluate the AI action plan adopted in 2002. A summary of plan status and report of plan accomplishments will be published in the CAPER.

Specific Program Monitoring. The City will monitor programs such as the Consolidated Plan, ESG, SHP, HOME, ADDI all sub recipient agreements, commercial and housing rehabilitation, and infrastructure improvements. All underwriting activities associated with the Downpayment Assistance Program and Lower Income Homebuyer's Program will continue to be performed by City staff to assure income and fair housing compliance.

Affirmative Marketing Policy Monitoring Plan. The City and the HOME-funded beneficiary share responsibility in informing the public about federal fair housing laws, soliciting eligible persons without regard to race, color, national origin, gender, sexual orientation, source of income, religion, familial status, or disability into the affordable housing market and evaluating the effectiveness of these marketing efforts. The City will continue to document projects and monitor and maintain files in the Housing Division office.

On-Site Monitoring. The City will perform on-site monitoring of financial as well as programmatic activities, prepare annual performance reports, furnish evidence for audits and participate in performance reviews conducted by HUD.

Continuing Education. The City will maintain staffs knowledge through consultations with HUD, and by attendance at workshops and training sessions that provide opportunities to develop expertise in state, local and federal regulations.

Monitoring Home Mortgage Lending and Insurance Practices. The City will annually evaluate the State Insurance Commissioner's analysis of insurance issues and report on progress in reducing identified problems. CSU Fresno will analyze HMDA data and the City will report progress every three years. The City will continue annual education seminars, outreach programs and other

programs for insurance and loan service providers and discuss research results with service providers. Progress reports will be included in the CAPERS.

Historic Preservation. Eligibility: Low/Mod Area Benefit, Historic Preservation. Under a programmatic agreement between the City and the State Historic Preservation Officer, Planning & Development will continue to administer federally-funded rehabilitation projects in compliance with Section 106 review. This historical and architectural review will include staff inspections, plan review and research of more than 190 residential and commercial projects each year. Each year, staff will review 35-50 environmental impact reports and environmental assessments on various projects that received some form of federal funds. Each year, staff will continue to assist in the coordination of preservation outreach and education.

Affirmative Use of Businesses - Minority Business Enterprise and Women Business Enterprise Analysis. Eligibility: Low/Mod Direct Benefit, MBE/WBE. The City Manager has general responsibility for implementing the DBE policy. The DBE program is routinely administered by the City's Contract Compliance Officer in the Department of Administrative Services. The DBE Officer will continue to be responsible for carrying out technical assistance activities for disadvantaged business enterprises and for disseminating information on available business opportunities so that disadvantaged business enterprises are provided an equal opportunity to bid on contracts from the City. The objectives of the DBE Program are listed, as follows:

- To aggressively seek out and identify firms owned and controlled by socially and economically disadvantaged individuals who are qualified to provide the City with required goods, materials, supplies, and services needed for the City's operations.
- To develop and implement information and communication programs and procedures geared to acquaint prospective DBE's with the City for contracting and procurement procedures and requirements.
- To contribute to the economic stability and growth of DBE's in the Fresno metropolitan area.
- To attain the annual DBE participation goals pursuant with the Urban Mass Transportation Administration, the Federal Aviation Administration, the Federal Highway Administration, the Environmental Protection Agency, and any other federal agencies requiring goal submission and to meet all federal guidelines in the administration of this program.

Continuum of Care. To address the continuing need for homeless services, the City will continue to support the local Continuum of Care Collaborative. This includes monitoring the conditions that cause homelessness, service capabilities of the community, and other COC components.

Lead Poisoning. To address potential and actual health hazards derived from lead-based paint, pottery, food, cosmetics or household products, the City will support the Fresno County Human

Services Agency's efforts to identify and remediate hazards caused by lead-based paint, further community education of structural dangers or cultural practices that may cause lead poisoning, and will continue to include lead abatement practices in code enforcement and rehabilitation programs as feasible.

4. Summary of Planned Outcomes.

Table 12 table summarizes the planned outcomes of the Consolidated Plan. Projected outcomes are based on results from previous programs as reported in the CAPER. They may change in response to changing markets, trends or funding resources. There are some Plan outcomes that cannot be easily measured such as positive changes in perceptions or general patterns of behavior. Such objectives are not included in Table 12. The following abbreviations are used in the table: SF-single family; MF - multi-family; CHDO - Community Housing Development Organization; HNR - City Housing and Neighborhood Revitalization Department; FHC - Fair Housing Council; MFI - Median Family Income; ADA - Americans with Disabilities Act; Dev.- City Development Department; DFEH - State Department of Fair Employment and Housing; FRA - Fresno Realtors Association; CHLB - Community Housing Leadership Board; RDA - City Redevelopment Agency; EDD - State Employment Development Department; EDC - Economic Development Corporation; EOC - Economic Opportunities Commission; HA - Housing Authority.

Table 12 - Summary of Planned Outcomes

| Project | Average Annual Accomplishment | Total Plan | Benefit/ Beneficiary | By Whom |
|--|--|------------|--|-----------------|
| Goal 1 - New Construction | | | | |
| Large Housing Units | 10 large Families in SF home | 50 | Lower/Mod Inc./ Large Family | CHDOs HNR |
| Supportive Housing Units | 10 individuals in supportive apartment unit | 50 | Very Low- and Low Income | CHDOs HNR |
| Rental Units | 50-150 families in affordable apartment (MF) | 200-600 | Lower/Mod. Inc. | CHDOs HA |
| Funding Workshops | 2 workshops provided | 10 | Lower/Mod. Inc. | HNR |
| Support for Tax Credit Applications | Assist with at least 6 applications; 1000 families in affordable units (MF) | 30; 25000 | May not use federal funds; low/mod | HNR Builders |
| Training/Certificate Tenants/ Home Buyers | 200 families qualified and in home | 1000 | Lower/Mod. Inc./ Large Families | HA, FHC City |
| Down payment Assistance Program | 200 large families purchase a large SF home | 1000 | Lower/Mod. Inc./ Large Families | HNR |
| Lower Income Homebuyer's Program | 14 large families purchase a large SF home | 60 | Lower/Mod. Inc./ Large Families | HNR |
| Home Rehabilitation Program | 10 large families rehabilitate their home | 50 | Lower/Mod. Inc./ Large Families | HNR |

| | | | | |
|---|---|-------------------------------------|--|---------------------|
| Accessibility Presentations | 4 presentations per year; 10 submit applications which include features that exceed accessibility law requirements | 20; 50 | Builders/ Architects/ Planners/Bankers/ Loan Agents/Others | Dev. ADA Council |
| Section 504 Plan Update | Plan updated in 2000 | 1 | All | HNR |
| AI Action Plan | Meet annual objectives; report in CAPER | 5 | All | HNR |
| Fair Housing Counseling, Education and Outreach | 1,200 receive information; 1,000 Tenants Rights Booklets distributed; 500 other brochures distributed; 1,300 counseled, 8,500 tenant/landlord counseling sessions | 6000; 5000;2500; 6500; 425000 | Lower/Moderate Income | FHC City FRA |
| Fair Housing Education | 200 attend workshops | 1000 | Lower/Mod. Income | FHC |
| Fair Housing Education | 200 housing service providers attend one regional workshop | 1000 | Housing Service Providers, All | FHC City |
| Investigate Fair Housing Complaints | As needed (50-100) | As needed (250- 500) | All | FHC DFEH |
| Fair Housing Audit | 1 audit every 2 years; 20 new testers trained | 2; 100 | Landlords | FHC |
| Fair Housing Education and Outreach | 7,500 persons receive information on tenant/landlord issues through RentSense | 37500 | All | CHLB |
| Diversification of Boards and Commissions | 2 more Asian-Americans appointed; other groups monitored | 10 | Asian American Community | HNR Dev. |
| Goal 2 - Housing Rehabilitation/Acquisition of Housing | | | | |
| Code Enforcement | 6,800 housing, public nuisance and zoning code violation cases addressed in CDBG areas | 27,200 | Slum/Blight Removal | HNR |

| | | | | |
|--|--|--------------|--|--------|
| Code Enforcement -Rapid Response | Most Code violations will be remediate in 14 project areas | 56 | Slum/Blight Removal | HNR |
| General Assisted Home Ownership Objectives | 0-30% MFI - 300 own homes; 51-80% MFI - 800 own homes | 1,200; 3,200 | Low/Moderate Income | HNR HA |
| Mortgage Credit Certificates/Bonds | 65-80 low and moderate income families own SF homes; 1 75 in rental units funded through bond programs | 260-320; 700 | Lower/Moderate Income | HA |
| Downpayment Assistance Program | 250 additional families own SF home | 1,000 | Lower/Moderate Income | HNR |
| Lower Income Homebuyer's Program | 1 0 Builder/Buyers build infill housing 50 families receive resale assistance | 40; 200 | Lower/Moderate Income | HNR |
| Other Homeownership Opportunities | 20 families purchase a SF home; 17 own SF home | 80; 68 | Lower/Moderate Income | HA |
| Section 8 Assisted Hsg. | 5,500 households in safe, decent housing | 22,000 | Low Income | HA |
| Owner-occupied and Rental Housing Rehabilitation | 50 households in repaired units; 1 0 rental units repaired; 20 homeowners are able to complete emergency repairs | 200; 40; 80 | Low/Mod Direct Benefit, Rehabilitation | HNR |
| Owner-occupied and Rental Housing Rehabilitation | 20 residents will live in homes free of lead and asbestos hazards (by City). 100 inspections for lead or asbestos will be conducted; 50 public housing residents will live in homes free of lead and asbestos hazards (by HA). | 80; 400; 200 | Low/Mod Direct Benefit, Rehabilitation | HNR HA |
| Rental Housing Rehab. | 100 public housing units will be rehabilitated | 400 | Lower Income | HA |

| | | | | |
|---|---|-------------------------|--|------------------|
| Leverage Funds | \$40,000,000 will be leveraged by the City | \$160 million | Lower/Mod. Income | HNR City Manager |
| Coordinate Use of Funding | \$5.15 million in gas tax, Measure C, SB 325, RDA set aside, State EDD funds, various fees, and other sources will be used in coordination with federal funds (if received) | \$20.6 million | Lower/Moderate Income, Person W/Disabilities | City |
| Goal 3 - Redevelopment and Relocation. | | | | |
| Tenant Assistance and Relocation | All displaced persons will be assisted in finding similar or better housing | All | Low/Mod Direct | HNR |
| | | | Benefit, Housing | HA |
| | | | | RDA |
| Goal 4 - Plan Improvements | | | | |
| General Plan Update | Completed by 2001 | Once | All | Dev. |
| Housing Element Update | Update by 2002 | Once | All | Dev. |
| Continuous Improvement | Ongoing review and improvement | Annual | All | Dev. |
| Pro-Active Zoning/Inner City Fee Reduction. | 100 businesses/individuals in CDBG areas will be able to afford fees/permits thus providing housing and jobs; 600 total | 400; 2,400 500; 3000 | Low/Mod Area | Dev. |
| | | | Benefit | |
| Goal 5 - Public Facilities and Improvements | | | | |
| Neighborhood Street | Portions of 14 neighborhoods will be provided with renewed and complete street infrastructure | 14 | Low/Mod Area Pub. Facilities - Streets | Public Works |

| Improvement | | | | |
|--|--|---------------------------|--|--------------|
| Concrete Reconstruction - Various Streets, Construction of Accessible Features | 20 miles of streets will be resurfaced, 70,000 square feet of concrete sidewalks will be provided, 30,000 linear feet of curb and gutters, a minimum of 100 accessible ramps will be installed | 100; 350000; 50,000; 500+ | Low/Mod Area Benefit; Public Improvements- Streets | Public Works |
| Street Lighting | 1,640 street lights will be upgraded | 7200 | Low/Mod Area; | Public |
| | | | Pub. Improvements - Streets | Works |
| Neighborhood Facilities, | At least 5 improvement projects will be done or new parks or neighborhood facilities will be available for use in target areas; at least 4 inaccessible facilities will be made accessible | 25+, 20+ | Low/Mod Area | |
| Park Improvements, | | | Benefit, Public | |
| Removal of Architectural Barriers/ Public Facilities | | | Facilities | |
| | | | | |
| Lease Temporary Storm-Water Basin | Flooding prevented in the Highway City Area | Ongoing | Low/Mod Area Benefit, Pub. Works | Public Works |

Goal 6 -Crime Awareness

| | | | | |
|---------------------------|---|-----------------|--------------------------------------|-------------|
| Problem Oriented Policing | 300 volunteers assist with literacy and other programs, 10% literacy improvement for participating children, crime reduced by 4% per year | 1,200; 10%; 16% | Low/Mod Area Benefit, Public Service | City Police |
|---------------------------|---|-----------------|--------------------------------------|-------------|

Goal 7 - Emergency Shelter and Transitional Housing / Prevention of Homelessness / Permanent Housing for Homeless

| | | | | |
|---|--|-------------------------------------|-----------------------------------|-----------------------------------|
| Emergency Shelter Grant Program | 500,000 homeless persons receive nutritious meals; 58,000 units of shelter provided; 26,000 individuals receive services | 2.5 million; 290,000; 130,000 | Low/Very Low Income | Nonprofit Service providers |
| Improve Accessibility and Visitability at Homeless Shelters | One shelter upgraded | 5 funded shelters upgraded | Low/Very Low Income | HNR |
| Goal 8 - External Support and Coordination of Services | | | | |
| Contribute City Funding | \$600,000 contributed to further the work of public and | \$3.16 million | Low/Moderate | City |
| for Social Service Providers | nonprofit service providers (See Appendix F) if | | Income, Persons W/Disabilities | Parks |

| | | | | |
|---|--|--------|--|--|
| Goal 9 - Economic Development | | | | |
| Economic Development Program Administration | 2,617 unemployed persons will find employment through the efforts of local, state and federal agencies | 24,817 | Low/Mod Direct Benefit; Economic Development | City County RDA EDD EDC EOC |
| The Gap | 230 people find permanent employment (in previous category) | 1150 | Not federally funded | City |
| Goal 10 - Monitoring | | | | |

| | | | | |
|--|--|--------|--------------|-----|
| AI Action Plan Status Report | The City will evaluate the December 1999 AI action plan. A summary of plan status and report of plan accomplishments will be published in the CAPER. | Annual | | HNR |
| Specific Program Monitoring | Monitor Consolidated Plan, ESG, SHP, and HOME programs, all sub recipient agreements, and commercial and housing rehabilitation and infrastructure improvements. All DAP and LIHP underwriting activities will continue to be performed by City staff to assure income and fair housing compliance. Reporting through CAPER. | Annual | | HNR |
| Affirmative Marketing Policy Monitoring Plan | Document HOME funded projects and monitor files in the HNR office. | Annual | | HNR |
| On-site Monitoring | On-site monitoring of financial as well as programmatic activities, prepare annual performance reports, furnish evidence for audits and participate in performance conducted by HUD. | Annual | | HNR |
| Monitoring Home Mortgage Lending and Insurance Practices | Annually evaluate the State Insurance Commissioner's analysis of insurance issues and report on progress in reducing identified problems. Analyze HMDA data report progress every three years. Progress reports will be included in CAPERS. | Annual | | HNR |
| Historic Preservation | Staff inspections, plan review and research of | 950; | Low/Mod Area | HNR |

| | | | | |
|---|--|----------------------|---|--------------------------|
| Historic | residential and commercial projects containing components. Review of 35-50 environmental impact reports and environmental assessments on various projects that contain historic components/ receive federal funds. Report in CAPER. | 175-250 | Benefit, Historic Preservation | |
| Affirmative Use of Businesses -Disadvantaged Business Enterprise Analysis | 10 businesses will benefit from at least \$300,000 in contracts. Report in CAPER. | 40; \$1.5 million | Low/Mod Direct Benefit, MBE/WBE | City Managers Office |
| Continuum of Care | Continue to support the local COC Collaborative. This includes monitoring conditions that cause homelessness service capabilities of the community, and other components. | Annual | Homeless | COC, HNR |
| Lead Poisoning | Average Annual Accomplishment Coordinate with the Fresno County Human Services Agency to identify and remediate hazards caused by lead-based paint, further community education of structural dangers or cultural practices that may cause lead poisoning, and include lead abatement practices in code enforcement and rehabilitation programs as feasible. | Total Plan Annual | Benefit/ Beneficiary All Children | By Whom HNR County |

Appendix A - FY 2005 Annual Action Plan/Consolidated Plan Amendment Process

| | |
|---------------------------------|--|
| January 5, 2004 | Letters of interest Mailers to previous applicants and other interested parties. |
| January 12, 2004 | Public Notice HCDC Performance and Pre-Planning hearing on 1/28/04. |
| January 21, 2004 | Public Notice Availability of funds, grant application process and Technical Assistance Workshops |
| January 28, 2004 | Public Hearing HCDC Public Hearing on Performance and Pre-Planning for the 2005 Action Plan. |
| February 5 5:30 to 7:30 p.m. | Technical Assistance Workshops Workshops to assist applicants on preparing the grant application. |
| February 6 3:00 to 5:00 p.m. | Discussion entails program requirements, eligible activities, Mayoral, Council Housing Task Force and Consolidated Plan priorities. |
| March 9, 2004 | Application Deadline Deadline for CDBG, HOME and ESG applications. |
| March 24, 2004 | HCDC Meeting Discussion on scoring procedures, Mayoral, Council Housing Task Force and Consolidated Plan priorities. |
| March 29, 2004 | Run Public Notice HCDC Public hearing on grant applications |
| April 14, 2004 | Public Hearing HCDC to hear applicant presentations and review grant applications for the CDBG, HOME and ESG funds. |
| April 28, 2004 | HCDC Meeting Recommendation from HCDC on the use of CDBG, HOME and ESG funds. |
| May 11, 2004 | Mayor=s Proposed Budget Includes CDBG, HOME and ESG funding. Basis for the Draft Annual Action Plan. |
| May 15, 2004 | 30-day Public Review Notice Public review of the Draft Annual Action Plan with the Mayor=s recommended funding levels. Ends June 14, 2004. HUD initial review. |

| | |
|-----------------|---|
| May 15, 2004 | Send Draft Plan to HUD for initial review and response. |
| May 15, 2004 | Environmental Review. Environmental review conducted on City=s continuing administrative programs (Home Buyer Assistance, CDBG admin, ESG admin.). Project specific Environmental Assessments conducted throughout the year. |
| June 9, 2004 | HCDC Public Hearing on Consolidated Plan Public hearing to discuss housing and community development needs for the 2001-2005 Consolidated Plan. |
| June 15, 2004 | Council Public Hearing Public hearing conducted on Annual Action Plan as a part of the City budget hearings. Final adoption by the Mayor/City Council on all budget issues on the Annual Action Plan. |
| June 18, 2004 | Draft 2001-2005 Consolidated Plan under public review. |
| June 28, 2004 | Submit to HUD the Council approved Annual Action Plan. Starts HUD's 45 day-review period. |
| July 1, 2004 | Program Year begins on Council approved projects. |
| July 20, 2004 | Council Public Hearing Public hearing conducted on Draft 2001-2005 Consolidated Plan |
| August 15, 2004 | HUD completes review and approves Annual Action Plan. |
| July - August | Track budget process and prepare amended 2005 Annual Action Plan to include projects amended by Mayor and Council. |

Appendix B - Consolidated Plan 90 Minute Working Sessions Agenda and Materials

ACTION AGENDA Consolidated Plan 90 Minute Working Sessions - January 10-14,19-20,2000

I. Welcome - Yvonne Quiring, Lynn Bowness or Dean Huseby - 3 Minutes

II. Introductions/Sign In Sheet - All Participants - 5 Minutes

III. Overview/Grant Handouts - Barbara Graichen - 5 Minutes

IV. Work Session 1 - **Focusing the Targets** - 20 Minutes

- ☐ Set stage/Distribute Target Worksheet - Barbara (5)
- ☐ Review & Add Items to Target Obstacle groups - All Participants working alone -(10) Q
- ☐ List new items on board - Barbara; All Participants list on Target Worksheet as feasible (5)

V. Work Session 2 - **Identifying Solutions** - 22 Minutes

- ☐ Set stage - Barbara (2)
- ☐ For each target, recommend 5 actions/solutions that hit the targets (answers to items, 13, 14, 15, 19, 21, 22, & 23 on Worksheet A may be useful here) Try to focus on actions and solutions that can be funded with CDBG, ESG, and HOME grants. - All Participants working alone (10)
List actions on board - Barbara; All Participants add' any new actions to Target Worksheet as feasible (10)

VI. Work Session 3 - **Retiring the Targets** - 32 Minutes

- ☐ Set stage - Barbara (4)
- ☐ Select your highest priority target. Develop priority approaches (strategies) for retiring the target. Repeat for next priority target/s if time. - All Participants in groups of four (15) Q
Discuss retirement plan/s by target area beginning with the most frequently selected (as time permits.) - All (13)

VII. Collect all worksheets (3)

VIII. Adjourn Working Session

Appendix C – Targeting Obstacles

TARGETING OBSTACLES

HOW CAN WE WORK TOGETHER TO REMOVE IDENTIFIED HOUSING AND COMMUNITY DEVELOPMENT OBSTACLES??

TARGET 1 Income Obstacles - Low Wages, Inability to Work, Inadequate savings for down payments or rental deposits, High income/cost burden ratio especially for large families, Substandard reading, writing and speaking skills, Discrimination, Insufficient job training, High Unemployment, Deteriorated business and commerce in lower income areas resulting in fewer jobs, Failure to take full advantage of tax credit, grant or other programs, Dependence on insufficient incomes (disability, private or public retirement systems, social security, or public assistance), Remote employment locations, Inadequate transportation, Lack of jobs-housing balance especially in low-income neighborhoods, Inaccessible work environments, Lack of Child Care, Different cultures or languages.

Session 1 - Add Other Obstacles Here:

Session 2 - List Proposed Actions & Solutions Here:

Session3 - Describe Priority Approaches or Strategies Here (A recorder for each group fills this item out on one form only/Use extra sheet of paper as necessary.)

TARGET 2 Inadequate Living Environment Obstacles - Deteriorated historic and other buildings, Blight, Building Code Violations, Health and safety violations, Adverse environmental factors (lead, noise, air, sanitation, other toxics), Crime and gangs, Inadequate maintenance of dwellings due to age, income or disability, Devitalized neighborhoods and commercial areas, Inaccessible housing and public facilities, Inadequate Infrastructure (streets, street lighting, drains, sewer, curbs, sidewalks, parks), Few cultural facilities, Limited youth and family recreation projects and activities, Stressed or non-existent locally sited public services, Overcrowded dwellings.

Session 1 - Add Other Obstacles Here:

Session 2 - List Proposed Actions & Solutions Here:

Session 3 - Describe Priority Approaches or Strategies Here (A recorder for each group fills this item out on one form only/Use extra sheet of paper as necessary.)

TARGETS Homelessness and Conditions that Cause Homelessness - Child and spousal abuse, High Unemployment, Inadequate Job preparedness, HIV, AIDS and other health problems, Insufficient supply of service enriched or transitional housing, Limited automation, clearinghouse data, and service delivery capacity among public and non-profit service providers, Inadequate support services including mental care and facilities, Inaccessible homeless service facilities. **Session 1 - Add Other Obstacles Here:**

Session 2 - List Proposed Actions & Solutions Here:

Session 3 - Describe Priority Approaches or Strategies Here (A recorder for each group fills this item out on one form only/Use extra sheet of paper as necessary.)

TARGET 4 Education, Communication and Enforcement Obstacles - Insufficient community participation in activities, projects, committees and commissions, Scant preparation for home ownership or rental responsibilities, Lack of awareness of housing rights and responsibilities, Limited funding for identification of discriminatory actions and enforcement of housing laws, Limited number of seminars, workshops, or training sessions on home ownership and maintenance responsibilities, Limited training of resident managers, Inadequate knowledge of tenant responsibilities, budget management and consumer credit issues, conflict resolution strategies, rental and resident management responsibilities and opportunities, lending and insurance practices, accessibility requirements, NIMBY myths, lead poisoning abatement, building and business incentive programs, housing grant processes, and code responsibilities. **Session 1 - Add Other Obstacles Here:**

Session 2 - List Proposed Actions & Solutions Here:

Session 3 - Describe Priority Approaches or Strategies Here (A recorder for each group fills this item out on one form only/Use extra sheet of paper as necessary.)

TARGET 5 Housing Supply Obstacles - Insufficient supply of housing for large families, Insufficient number of affordable units, Insufficient number of service enriched housing units, Private sector concentration on higher priced housing construction on large vacant parcels, Insufficient interest, applications, number or administrative capacity of non-profit affordable housing construction entities, Lack of private/non-profit sector partnerships for affordable housing construction projects, Complexity of financing and contracts for affordable housing projects, Limited private sector incentives for infill development, inclusion of accessibility features, and affordable housing construction, Outdated Census Data, Outdated planning documents, Zoning Ordinance limitations, Need to conserve agricultural, open space and resource rich land, Infrequent applications for density bonuses, Lack of proposals for substantially-mixed price development projects especially in infill areas, Legitimate and unwarranted concerns about the effects of affordable housing projects on neighborhoods.

Session 1 - Add Other Obstacles Here:

Session 2 - List Proposed Actions & Solutions Here:

Session 3 - Describe Priority Approaches or Strategies Here (A recorder for each group fills this item out on one form only/Use extra sheet of paper as necessary.)

TARGET 6 Funding Obstacles - Scant financial resources fund only 10-15% of identified annual housing and community development needs, Few multiple partner grant applications, Limited use of private sector grants and funding resources, Inadequate state and federal funding for legislated programs, More competition than collaboration in search for new funds, Lower priority for housing programs in political arenas, the press and among the public. **Session 1 - Add Other Obstacles Here:**

Session 2 - List Proposed Actions & Solutions Here:

Session 3 - Describe Priority Approaches or Strategies Here (A recorder for each group fills this item out on one form only/Use extra sheet of paper as necessary.)

Appendix D - Certification of Consistency Between Housing Authority's Consolidated Plan (Annual/Five Year Action Plan) and the City's Consolidated Plan

CERTIFICATION OF CONSISTANCE WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT CONSOLIDATED PLAN.

I certify that the proposed activities/projects described in the Annual/Five Year Plan for the Housing Authority of the City of Fresno are consistent with the current, approved Consolidated Plan for the City of Fresno.

Appendix E - Partial Listing of Agencies, Groups and Individuals Consulted*

*Persons who attended sessions or participated in telephone consultations, E-mails or other two-way correspondence are shown in bold. Those who ultimately provided comment letters or testified at public meetings are shown in bold. All organizations listed under working sessions were invited to sessions and asked to complete survey and send brochures or other information. Additional persons or organizations not invited to sessions but participating are listed at the end of the Appendix. This list does not include all receiving public notices.

Session 1 - Service to Persons with Disabilities/Frail Elderly - Non Profits Time:
Wednesday, January 12 1:30-3:00 p.m.

1) FAMI/Dennis Torigian (846-8900); 2) Committee for Employment of Persons with Disabilities; 3) Community Hospice/Debra Henry; 4) Protection and Advocacy/Kirn Swain (Comment letter on Draft Plan); 5) Center for Independent Living/Charles Lane (276-6777); 6) Friendship Center for the Blind/Phillip Kimble (266-9496); 7) Central Valley Regional Center/Nancy Corbin; 8) Valley Caregivers Resource; 9) Glen Agnes/Delano Terrace/Elderly Housing/Kathy Angelich (445-0715); 10) Break the Barriers/Deby Hergenrader; 11) ARC Fresno/Mary Stubblefield (291-0610); 12) Ferger-Thomas Friendship Club/Charles Whitthoft (222-5918); 13) ADA Advisory Council/ Jim Ireland (227-9201), Ed Eames (ADA Chair sent letter - 224-0544).

Session 2 - Service to Persons with Disabilities/Frail Elder - Public Agencies
Time: Thursday, January 13 1:30-3:00 p.m.

1) FAX Express/John Downs (telephone consultation - 498-1502, worksheet); 2) City ADA Advisory Council/Bob Quesada (sent representative to Session 1); 3) County Human Services System Mental Health Department (Adult System of Care)/Debbie DiNoto (sent representative to Session 11); 4) Fresno-Madera Area Agency on Aging/Barbara Vivian (488-3821); 5) Fresno County Mental Health Board/Dan Ayala (455-2063); 6) State of California Area Board #8 on Disabilities/Joseph Bowling (222-2496); 7) Fresno Pacific College Older Adults Social Services; 8) Housing Authority/Brian Ross (sent representative to Session 6, telephone consultations); (9) MOPS/Marge Hinkly; (10) Fresno County Triad/Lorraine Person (439-2326); (11) OASIS/Jill Schneider (255-8031).

Session 3 - Ethnic/Minorities/Farm Workers - Nonprofits/Others Time:
Monday, January 10, 2000, 2:00-3:30 p.m.

1) Lao Family Community of Fresno/Pao Fang (attended Session 11); 2) Vietnamese Association/Kien Pham; 3) NAACP/Darryl Nelum; 4) County Office of Migrant Education/; 5) United Farm Workers/Emilio Huerta or Sabrina Padama; 6) Hmong Women's Association; 7) Central California Forum/Van Lam; 8) Centro La Familia/Margarita Rocha (attended session 10); 9) Fair Housing Council/Choua Lor (sent representative to Session 11); 10) Native American Heritage Commission/; 11) Stone Soup/Kathy Garabed; 12) Interdenominational Refugee

Ministries/Sharon Stanley; 13) Cambodian Community Association/Lay Prum; 14) HCDC member/Luisa Medina.

Session 4 - Families, Children, Literacy - Nonprofits/Others Time:

Tuesday, January 11 8:30-10:00 a.m.

(1) Comprehensive Youth Services/Jacqueline Smith (229-8561); (2) Interagency Council for Children and Families/Lilia Chavez (488-1710); (3) Fresno County Human Services System, Children & Family Services/Raneeta Anthony (445-3537); (4) Fresno Day Care/Sylvia de la Rosa; (5) County Office of Education/Larry Wilder (265-3000 X3553); (6) Hope Now for Youth/; (7) Big Brothers-Big Sisters/Jo Scott (268-2447); (8) Boys and Girls Clubs of Fresno County; (9) Cornerstone Gangs; (10) House of Hope for Youth/Susan Bechara (233-3246); (11) Centro La Familia Child Abuse Prevention Program/Maria Bustamante (237-8530); (12) Fresno Unified School District/Laura_McBrien (Project Access - 457-3662); (13) Hope Now/Reverend Roger Minassian (434-8125); (14) Chicano Youth Center/Alfonso Hernandez; (15) HCDC member/Hanno Powell (228-8034).

Session 5 - Land Use and Development Time:

Wednesday, January 12 8:30-10:00 a.m.

(1) Redevelopment Agency/Jerry Freeman (telephone consultation - 559-4918); (2) Building Industry Association/Jeff Harris (telephone consultation - 276-6800); (3) City Development/Lois Johnson (498-2702 - plus telephone consultations); (4) City Architect/Kevin Meikle (see Session 9); (5) Council of Fresno County Governments/, (6) American Planning Association/Brace O'Neal (435-0461); (7) American Institute of Architects/; (8) Fresno Rental Housing Association/Marc Wilson; (9) Community Housing Council & Fresno Association of Realtors/Carole Laval (435-4043 - plus telephone consultations); (10) Self Help Enterprises/Tom Collishaw (651-1000); (11) Local Agency Formation Commission/Jeff Tweedie; (12) Western Law and Advocacy/Dara Schur (comment letter on Plan); (13) HCDC member/Blanche Milhahn (237-8796); (14) HCDC Member Hanno Powell (228-8034); (15) Consumer Credit Counseling Services of Central Valley/Guadalupe Perez (454-1700).

Session 6 - Home Ownership and Rental Support Services Time:

Thursday, January 13, 2000. 8:30-10:00 a.m.

(1) Insurance/Tom Powell (telephone consultation); (2) Fresno Association of Realtors/Mary Van Ness; (3) Sierra Pacific Home Loans/Debra Goodson (224-3700); (4) Banking/California Bank and Trust/Kimiko Malone; (5) Legal/Fresno Housing Rental Association/Steve Hrdlicka (Evictions); (6) CSUF School of Business/John Mahoney; (7) Chicago Title/Eric Klein; (8) Appraiser/Community Housing Council/Carol Laval (attended session 5); (9) Housing Authority/Donna McBrien (443-8493 -plus telephone consultations); (10) State Department of Insurance/Ben Gentile (telephone consultation); (11) State Housing Finance Corporation/Theresa Parker; (12) Mobile Home Owners Protection Seekers (MOPS) /Marge Hinkly (431-8073); (13) Mobilehome Park Owners Assn/Marge Hinkly/Russ Wright; (14)

Consumer Credit Counseling Services/Jacqueline Williams (telephone consultation - 454-1700 X105);

(15) Non-Profit Housing Association of Northern California/Diane Spaulding; (16) Housing California/Michael Herald; (17) Southern California Association of Nonprofit Housing Developers (SCANPH)/; (18) HCDC Member Hanno Powell; (19) Insurance/ Lisa Naney (telephone consultation);

Session 7 - Housing Rehabilitation Time: Tuesday,
January 11 10:30-12:00 Noon

(1) Fresno County Human Services System - Public Health - Lead Poisoning Prevention/Phyllis Reilly (445-3330); (2) Fresno City College Building Trades Department/Rick Crystal; (3) University Hope/Don Romsa; (4) HOC Conservation Corps/Paul McClane; (5) Fresno Urban Neighborhood Development Corporation/Robert J. Dittmar (237-4741); (6) California Coalition for Rural Housing/Rob Weiner; (7) Fresno County Human Services System - Environmental Health/Sigrid Anderson (445-4091).

Session 8 - Emergency Services, Health, Homeless/Transitional/Independent Living
& Support Group Housing (Continuum of Care Collaborative and others)

Time: Thursday, January 20 8:30-10:00 a.m. @ HOC Board Room

(1) Central Valley AIDS Team/Gary Goodwin (264-2437 - plus telephone consultations); (2) Community Food Bank/Todd Norgaard; (3) EOC Sanctuary/Lucianna Ventresca ; (4) Vet Center/Buddy Walker; (5) Fresno Housing Authorities/Martha Ruiz (443-8433); (6) Fresno Rescue Mission/Larry Arce; (7) Poverello House/Patricia Nichols (498-6988); (8) Marjaree Mason Center/Tim Reese (237-4706)/Vivian Lewis (287-4706)/Missie Rhinehart (237-4706); (9) TLC Turning Point/Mary Chisson (248-9445)/Ray Banks (730-6566); Arbor House/Jenny Lanigan/(499-1286); (10) Fresno County OAS/Dan Ayala (455-2063); (11) Frances X. Singleton/Peter Hagel; (12) Maroa Home/Rob Pennington (441-1543); (13) VA Medical Center/Scott Hollander; (14) Central San Joaquin HIV Consortium/Mike Judy; (15) LOVE, Inc./Calvin Wolf; (16) Evangel Home/; (17) Fresno County Emergency; (18) Habitat for Humanity/Jackie Holmes; (19) HAC/Lue Her; (20) Hmong Youth Foundation/; (21) Howard House/Ida Mitchell; (22) Masten Tower/Glenda Prandini; (23) Spirit of Woman/Audrey Riley; (24) Foundation of Fresno/Bob Driscoll; (25) HUD/Rollie Smith (487-5033); (26) United Way/Richard Kriegbaum; (27) Veteran's Crisis Program/Bob Brown (486-5701); (28) West Care/Tamara Brown; (29) Continuum of Care/Jim Hill; (30) The Ark/John Spriet (307-6273)/Philip Rivera (255-7409) and Fresno/Calwa Comm. Outreach; (31) Institute for Veteran Transition/Paul Davis (213-2787); (32) Kings View-Madera/Mike Hutchison (673-3508); (33) Consumer Credit Counseling Services Housing Center/Jacqueline Williams (454-1700); (34) The McFarley/Ted Isaacs (264-2612); (35) Kenmore Homes/Julie Williams (266-0803); (36) Dena Hill (222-9417); (37) Christ in You, the Hope & Glory Ministry/Terry Bailey (224-5598); (38) Genesis, Inc./Robert Frediani (490-5437); (39) Fresno Unified/Dolores Amato (457-3665); (40) Community Writer/Jim Hill (447-5567).

Session 9 - Local Government Time: Wednesday, January 12, 2000, 3:00-4:30 p.m.

(1) Police/Jerry Dyer/John Fries (telephone consultation - 498-1208); (2) Parks/Ronald Primavera (498-1145) (Leroy Milavich - telephone consultation); (3) City Code Enforcement/Dean Huseby (meeting Lynn Bowness/Yvonne Quiring); (4) Building/Kevin Meikle (498-1385 - telephone consultation); (5) Fire/Michael Smith (498-1542); (6) Budget/Blaze Bruney (498-1360); (7) Public Works/Raymond Salazar (Joan Bachant, Fred Momen, Scott Davis - E-Mail and telephone consultations); (8) Public Utilities/Jim Bier (498-4721) (Martin McIntyre - E-Mail and telephone consultations); (9) City Manager's Office/Rod Webster (498-1627 - telephone consultation); (10) Fresno Metropolitan Flood Control District/Brandy Swishwer (456-3292); (11) City Development /Nick Yovino (sent representative to Session 5); (12) Airports/Scott Sheldon (498-4393); (13) City Attorney/Robert Coyle (498-1635) (telephone consultations - Tony Cresap); (14) County Auditor-Controller/Gary Peterson; (15) Transportation Authority/Don Demers; (16) FAX Express/John Downs (telephone consultation - 498-1502).

Session 10 - Fair Housing Education & Enforcement Time:

Tuesday, January 11, 2000, 1:30-3:00 p.m.

(1) Fair Housing Council/Veralee Liban (488-6174)/Steve Elberg (comments at 4/26/00 meeting); (2) California Civil Rights Latino Network/Joe Rocha; (3) Central California Legal Services/Jess Negrete (441-1611 X107) ; (4) Community Housing Leadership Board/Tina Sumner; (5) California Department of Fair Employment and Housing/J. Reyes (telephone consultation); (6) California Rural Legal Assistance/Jeff Ponting; (7) HCDC member/Luisa Medina; (8) Centro La Familia Advocacy Program/Margarita Rocha (237-2961).

Session 11 - Unemployment, Social Services, Human Services

Time: Thursday, January 13 3:30-5:00 p.m.

(1) Fresno County Human Services System - CETA/Welfare to Work/ CALWORKS/ Isabel Medina (453-6056); (2) Fresno County Human Services System/Antonette Walls (453-3768); (3) County Public Social Services/Joyce Campos (sent representative to session 4); (4) Fresno Workforce Development Board/Cindy Merzon; (5) City of Fresno Disadvantaged Business Enterprise Program/Patricia Healy (498-4071); (6) County Employment and Temporary Assistance Office/Don Pierce; (7) Lao Family Community/Pao Fang (453-9775).

Session 12 - Churches, Faith Based Support Services Time:

Tuesday, January 11, 2000, 3:30-5:00 p.m.

(1) Catholic Charities/Sandra Fournet (237-0851); (2) Fresno Metro Ministry/Glenda Pradin; (3) Victory Life Fellowship/Gilbert Ortiz; (4) Holy Cross Shelter for Women/Sister Mary; (5) Valley Catholic Charities/Ernest Velasquez & Catherine Caples; (6) Fresno Leadership Foundation/H. Specs; (7) Care Fresno; (8) World Impact/Robert Engel (442-0867); (9) Evangelicals for Social Action/Alan Doswald; (10) The Way Ministries/Henry I. Oputa (233-3546); (11) Salvation Army/Raewyn Aespitia.

Session 13 - Historic Preservation and Cultural Programs Time:

Wednesday, January 12, 2000, 10:30-12:00 Noon.

(1) Historic Preservation Commission/Kevin Enns-Rempel (453-2225); (2) Tower District Preservation Association, Inc.; (3) Fresno City and County Historical Society/Jill Moffat & Kelly Hobbs (441-0862); (4) Roosevelt Implementation Plan Committee/Kay Koelsch; (5) Ventura/Kings Canyon Design Review Committee/Dolores Mellon; (6) Arte Americas/Nancy Marquez; (7) African American Museum/Rubi Pegues-White; (8) HCDC Member/Blanche Milhahn; (9) Tower District Design Review Committee/Mike Clifton (485-7411); (10) City of Fresno HNR (Historic Preservation)/Delores Mellon (498-2639 - telephone consultation).

Session 14 - Economic Development Time: Thursday,

January 13, 2000, 10:30-12:00 Noon

(1) City Manager's Office/Mark Bayhi (telephone consultations with Rod Webster -498-1627); (2) City/County Chamber of Commerce/Stebbins F. Dean (495-4816); (3) Fresno County Economic Development Corporation/Barbara Attolico (233-2564); (4) Hispanic Chamber of Commerce/Rachel Vasquez ; (5) Fresno Redevelopment Agency/Jerry Freeman (498-1694) (plus telephone consultations) (6) CSUF, Fresno Central California Futures Institute/Cathy Ramirez (230-2234); (7) Roeding Business Park Redevelopment Project; (8) Fresno Revitalization Corporation/Arthur Morgan (498-3978 - plus letter); (9) Central Valley Business Incubator; (10) Fresno City College, California Manufacturing Technological Center; (11) Central California Small Business DC/Dennis Winans (275-1223); (12) Small Business Administration/Tony Valdez; (13) Valley Small Business Development Corporation/Mike Foley; (14) DREAM/Saji Oomman; (15) Chinatown Revitalization/Kathleen Satomi Omachi (441-7915); (16) Tower District Marketing Group; (17) Downtown Association/Victoria Gonzales (490-9966); (18) Better Belmont; (19) HCDC Member Hanno Powell; (20) Fresno Work Force Development Board/Alex Babigian (490-7104).

Session 15 - City's Citizens Advisory Committee/Neighborhood Improvements Time:

Thursday, January 19-5:30 p.m.

(1) Ivy Carter Association/Mary Brown; - West Fresno; (2) Lane Neighborhood Association (NA)/Melinda Lujan; (3) Lowell Jefferson NA/Dallas Debatin; (4) Mayfair/Yosemite NA/Leona Manning; (5) Heaton, Anthony NA/Anne Goodman; (6) Bethune/Sunset NA/Kinara Anza'nia; (7) Hidalgo NA/Jerry Mulford; (8) Rowell CA/Gladys Ayers; (9) Addams NA/Jerry Kennedy/Elma McClendon; (10) Kirk

NA/Carolyn Carter/Stella Washington; (11) Burroughs/Roosevelt/Marie Gomez; (12) Elizabeth Dias/Chair (plus telephone consultation). Others contacted: Robert Wood/Cornerstone - 447-3080; Elizabeth Dias/Fresno Unified School District Migrant Education Program; Farid Assemi/Granville Homes - 436-0900; Richard Machado/Economic Development Corporation - 233-2564; Lori Hoffman/HUD - 415-436-8482; Mary Bandiera/ HUD - 415-436-8482; John Tedesco/ HUD - 415-436-8481; Paul McClain-Lugowski/SOS Americorps - 264-1048.

Appendix F – Home Buyer Assistance Program Information and Procedures